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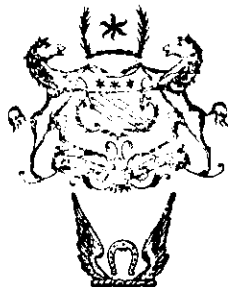
**THE  
HOME  
LETTER-WRITER**

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**FREDERICK WARNE & Co., LTD.**  
**LONDON**  
**1928**

# THE HOME LETTER-WRITER

A GUIDE TO CORRESPONDENCE

WITH  
MODEL LETTERS, FOREIGN PHRASES AND THEIR  
MEANING, COMMERCIAL FORMS, FORMS  
OF ADDRESS, ABBREVIATIONS  
ETC.



FREDERICK WARNE & CO., LTD.  
LONDON AND NEW YORK

*NOTE*

All names and addresses used in the  
model letters and forms are fictitious

PRINTED IN GREAT BRITAIN

## PREFACE

This work, which is entirely new, is devised especially for the use of those who, while having no difficulty in dealing with their intimate and social correspondence are often at a loss to know how and to whom to write the business letters which are necessary in the management of domestic and family affairs. It is believed that the "Parents' Letters" will be found to fill a want often felt by both fathers and mothers, and in the letters giving advice about careers it will be noticed that these could not be written without the information here supplied.

Care has been taken throughout this volume to maintain a style that ordinary modern people would use. The letters are not stilted or verbose—as letters were thirty years ago—but neither are they slangy and chaotic—as some ultra-modern letters are.

To the ready writer perhaps a letter-writer does not appeal. But to others, whose pens do not flow readily in unaccustomed tasks, these models, it is hoped, will supply just that amount of suggestion and stimulus they need.





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**ABBREVIATIONS IN COMMON USE**

# THE ART OF LETTER-WRITING

## IMPORTANCE

The importance to any one of being able to write a good letter can scarcely be over-estimated. Letters enter into nearly all the relations of life—social, business, and intimate—and the ability to write just the right letter that circumstances require is a very great asset to any one. It is no exaggeration to say that many a successful business man or woman has laid the foundations of his or her fortune by a well-written letter. Many a happy man has won the woman he loves by a sensibly written proposal. Many a father or mother has guided and controlled a son and daughter, fighting the world at a distance perhaps, by letters that could influence them without irritating and annoying. Many a friend has helped and comforted one in trouble, soothed an invalid's pain, brought comfort to the bereaved, by being able to put into a letter some of the sympathy he or she feels. Indeed there is no limit to the importance of letters. In the small and the big things of life they play their part. Letters have launched nations into war and caused the death of millions. They are more potent than the spoken word, for they endure longer. At the same time they have become an almost indispensable part of the daily life. We must all write letters. We should all try to write good letters.

Points that should be observed in writing all letters are :

1. **Lucidity**—be sure that your letters fulfil the purpose for which you are writing.

## THE ART OF LETTER-WRITING

2. Appropriateness—do not be formal when it is not necessary, nor facetious when it will not be appreciated, nor familiar when respect should be shown, nor verbose when brevity is better.

3. Do not attempt an elaborate literary style. Short sentences, clear and correct, are much better than flowing periods.

4. Show respect for your correspondents by using suitable stationery, and always write in ink—not pencil

5. Write legibly. It is an insult to expect your correspondent to spend time in deciphering a letter you have not taken the trouble to write properly. Especially make the signature clear, and, if the information is of importance to your correspondent, intimate by it your sex and position—in the case of a lady, whether married or single.

6. Be careful to get such details as the address right, and use the correct beginning and conclusion. Make sure that your letter bears your own address correctly and is dated.

## QUESTIONS OF TASTE

Your letters will indicate your taste just as much, or more, as your conversation or table manners. If a letter is sincerely written it will usually escape vulgarity, but there are many small matters which are important.

Do not write in the third person—"Mr. Jones would be glad &c."—except in the most formal notes.

Do not write on a postcard anything of an intimate nature. For instance, it would be in bad taste to acknowledge a gift by a postcard.

Do not address a lady you do not know as "Dear Mrs. ——" or an acquaintance as "Dear Tom," when this will be resented as familiarity. It should be "Dear Madam" and "Dear Sir."

Do not send typewritten or dictated letters when the circumstances require a personal note. Letters of con-

## THE ART OF LETTER-WRITING

gratulation, condolence, thanks for gifts or favours, &c., should not be typed.

Do not use slang or colloquialisms unless writing to an intimate friend.

Do not use contractions like "Compts." "Xmas."

Do not indulge in facetiousness or cheap witticisms unless you know they will be appreciated—or tolerated. They are apt to appear feeble and silly to any one not in the mood for them.

## GRAMMAR: COMMON ERRORS

It is not desirable that letters should be written in pedantic English that sounds stilted and over-precise, but the grammar should be correct. It is not possible to deal with the subject here, but a list of errors frequently made even by well-educated people is given :

Who and whom are often misused. The first is the nominative case, or subject of the verb ; the second the objective case, or object of the verb. Compare—"The man who knew" and "The man whom he knew."

Its and it's. These are two distinct words. Its is the possessive pronoun, corresponding to his and her. Thus—"The dog lost its collar." It's stands for "it is"—"It's time to go."

Her's or their's should be hers or theirs—"A friend of hers."

"It is me" should read "It is I." The verb "to be" takes the nominative after as well as before it.

"Between you and I." "Me" should be used instead of "I" as all prepositions govern the objective case.

Plural instead of singular verbs are often wrongly used in such cases as "Neither Tom nor Bill were present."

"Was" should be used instead of "were." "The memory of those pleasant days were sweet." "Was sweet" is correct.

Pronouns are often wrongly used in the same way—"Any one could go if they wished." "Any one"



## THE ART OF LETTER-WRITING

is singular, and the sentence should read, "Any one could go if he or she wished."

Adjectives are often wrongly used as adverbs—"He walked slow" instead of "slowly." It is incorrect to say, "the largest of two." It should be "the larger of two," but "the largest of three (or more)."

The wrong prepositions are frequently used. The following are some of the most common cases:

different to	should be	different from
averse to	" "	averse from
opposite the door	" "	opposite to the door
caught up to him	" "	caught him up
oblivious to	" "	oblivious of
immune to	" "	immune from

Words are frequently placed in the wrong order—"The two first students were awarded prizes" instead of "The first two."

Adjectives which are not applicable are used—"A tall head"—it is the man who is tall, not his head. "A clever play"—it is the author who is clever, not the play.

Words like "literally" and "absolutely" are often used when they are not necessary—"He literally jumped out of his chair." "He was absolutely astounded."

## PUNCTUATION

The correct use of punctuation marks is important. They play their part in making composition clear and orderly, and prevent grammatical errors. Many people scatter them through their letters as though they had been shaken out of a pepper-box, but that gives a very slipshod appearance to a letter and may obscure the meaning. Not many points are required in letter-writing, and the following simple rules will be found adequate:

- (1) Use full-points at the end of all completed sentences, and to show contractions, as, Bart., e.g., M.P. It is a good plan to use plenty of full stops, keeping the sentences short and clear.

## THE ART OF LETTER-WRITING

- (2) Use semi-colons between sentences which are in some way dependent upon, or connected with, each other. Thus—"I cannot go on Friday; I shall be in Brighton."
- (3) Use a comma to show a break in the composition which is not strong enough to require a semi-colon or full-point. Avoid using too many commas—a very common fault—but they should be used in the following cases:
  - (a) between sentences connected with a conjunction—"Jack went to Brighton, and Will joined him there on Monday."
  - (b) to separate the clauses of a sentence—"Being very tired, Nell went to bed." "The enemy, surrounded on all sides, surrendered." "Oliver, with a prayer of thankfulness in his heart, returned home."
  - (c) between adjectives and adverbs used consecutively—"The large, shining, silver orb." "He walked slowly, sedately, with majestic mien."
  - (d) between words used in a series—"One, two, three, four." "She was told to buy bacon, eggs, cheese, and lard."
  - (e) with forms of address and exclamations—"I am, sir, your obedient servant." "Oh, dear!" "Oh, mother, where are you?"

These are the points in common use. Other points are the question mark (after all direct questions), the exclamation note (after exclamations), the dash (to show an abrupt break), and the colon (used at the end of a paragraph in such cases as (3) above).

Avoid the silly habit of sprinkling exclamation notes all over a letter and underlining words. It is only irritating—like the over-emphasis of a very gushing talker.

Care must be taken to use capital letters correctly. Use them always for all names, the pronoun *I*; the

## THE ART OF LETTER-WRITING

name of the Deity, for the first letter of a paragraph, after a full-point, exclamation note, and interrogation mark, and for titles like "The King," "The Duke," "The Colonel."

### FORMS OF ADDRESS: CONCLUSIONS

It is important to get the formal beginning of a letter correct. The Christian name, as in "Dear Tom" or "My Dear Tom," should only be used if you are in the habit of calling the person addressed by his Christian name when you meet. In the same way "Dear Jones" should only be used when writing to a man you would address as "Jones." Ladies do not use this form at all, perhaps because they habitually address their friends by their Christian names on a much slighter acquaintance than is usual with men.

"Dear Mr. Robinson," "Dear Mrs. Green," or "Dear Miss Brown" are the correct forms in writing to acquaintances with whom you are not familiar enough to use either of the forms already mentioned. This should not be used however to any one to whom you are expected to pay deference, such as an employer.

For people who have titles there are special forms of address, a complete list of which is given at the end of this book.

In all other cases the recognized form is "Dear Sir" or "Dear Madam." This form should be used in writing to all strangers and for all business letters. "Dear Miss" is not used.

When writing to a Doctor or an Army Officer, the forms "Dear Doctor" and "Dear Colonel" are used, but these are familiar, and is equivalent to "Dear Jones." If the Doctor or officer is merely an acquaintance or unknown to you, the correct form is "Dear Sir."

"Sir" or "Madam" is sometimes used in strictly business letters or letters of a peremptory or unpleasant nature.

There is a choice of phrases for the conclusion of a letter, and more latitude can be allowed in the conclusion

## THE ART OF LETTER-WRITING

than in the form of address. The following are all in frequent use :

1. I have the honour to remain, Sir, Your most humble and obedient servant.
2. I am, Sir, your obedient servant.
3. I remain, Yours obediently.
4. Yours obediently.
5. Yours sincerely, or Sincerely yours.
6. Yours faithfully, or Faithfully yours.
7. Yours truly, or Truly yours.  
(The word "very" can be used with any of the last three).
8. Yours affectionately, or devotedly.
9. Your affectionate daughter, or nephew, etc.
10. Your loving sister, etc.

Of these (1) is only used in official communications, such as letters from or to Government departments and officials, and to persons of rank. It is a survival from other times, as the humility and obedience of the writers of such letters are often far from being obvious.

(2) is only used in formal and business letters, and those addressed to any one in a position you are expected to respect, like an employer. Privates in the Army writing to an officer are expected to use this form.

(3) and (4) should only be used when writing to anyone to whom you owe obedience.

(5), (6) and (7). These six forms are equally applicable to all letters addressed to friends, acquaintances, and business correspondents. "Yours faithfully" is most commonly used. "Yours sincerely" is a little more cordial than "Yours truly."

(8), (9) and (10) are forms expressing varying degrees of affection and are of course only used to intimate friends and relatives.

## THE ART OF LETTER-WRITING

### THE ENVELOPE

There are one or two points to be observed in addressing the envelope. The accepted form is :

Mrs. T. H. Brown,  
84 Marigold Road,  
Streatham Hill,  
London, S.W.16.

In addressing a married woman, the initials given should be those of the husband's Christian names. If these are not known, only the surname should be used—"Mrs. Brown." "Mrs. Alice Brown" is incorrect, but in the case of unmarried ladies the Christian name should be given—"Miss Vera Dare"—unless the lady is the eldest surviving daughter of the family when she should be addressed as "Miss Dare."

A man should be addressed as "Esquire"—"T. H. Brown, Esq."—except when you are writing to an inferior like a servant, or to a youth. Then the better form is "Mr. T. H. Brown." The initials should always be given. The latter form is used too for business letters like those written to a tradesman or solicitor in his business capacity.

When a gentleman has letters after his name these follow the word Esquire—"T. H. Brown, Esq., M.A."

### LETTER HEADINGS

When note-paper with a printed heading is used, there are now a variety of styles in which the address can be printed, the printers using their discretion in the matter. When the address is written in, the custom is to print it in the top right-hand corner, thus:

94 Pope's Road,  
Merton, S.W.19.

For reasons of space, in the letters in this book, the addresses have been printed in one line.

**THE  
HOME LETTER-WRITER  
MODEL LETTERS  
PARENTS' LETTERS**

(1)—ABOUT SCHOOLS, TUTORS, &c.

1. To the Principal of a School, asking for Terms, &c.

48 TOWERS ROAD,  
EALING, W.5.

*The Principal,*  
— School.

March 14th.

DEAR MADAM,

I shall be very much obliged if you will send me a prospectus of your school, giving full particulars as to terms, &c. I have a daughter of twelve whom I wish to send to a boarding school in the autumn. She has so far been educated in the Ealing High School for Girls, and I think has made fair progress. I wish her to pay special attention to French, music, and dancing. Will you please let me know if you will have a vacancy in the autumn and when I may come down to see the school? I shall also be obliged if you would give me the name and address of anyone whose children have been to the school and who would be willing to answer inquiries.

Yours faithfully,  
LENORE ALLEN.

## THE HOME LETTER-WRITER

### 6. To Ditto, giving Notice of taking Pupil away.

48 TOWERS ROAD,  
EALING, W.5.

*Dec. 14th.*

DEAR MISS WESTON,

I am sorry to tell you that my husband and I have decided to take Phyllis away from school, and I therefore have to give notice that she will be leaving you at the end of next term. I don't think you will be very much surprised, and I hope you won't regard our action in any way as a reflection upon you and your school, but Phyllis's conduct and progress seem so unsatisfactory that we feel we should like to have her under our own observation for a time, and are going to employ a private governess for the present. I would like to thank you for the kindness and attention you have always shown.

Yours faithfully,

LENORE ALLEN.

---

### 7. To a Lady, inquiring about a School.

48 TOWERS ROAD,  
EALING, W.5.

*March 22nd.*

DEAR MADAM,

I am thinking of sending my daughter to ——— School, and its Principal, Miss Weston, tells me that your daughters were in her charge and that you would answer any inquiries about the school.

I should be very much obliged if you would tell me if you were always satisfied with the care given to your daughters, if the food and living conditions were quite satisfactory, and if your daughters made good progress in their studies. I am especially anxious that my daughter should have good tuition in French, music, and dancing. Are these subjects well taught?

## THE HOME LETTER-WRITER

I enclose a stamped envelope and shall be very grateful for any information you can give me.

Yours faithfully,  
LENORE ALLEN.

---

### 8. Reply.

84 MARDEN AVENUE,  
SALISBURY.

March 24th.

DEAR MADAM,

All my three daughters went to Miss Weston's school, and I can say at once that I was always highly satisfied with the care taken of them and their progress. They were always very happy there, and their education was good, although they never attained very high academical honours. They all speak and read French well, but I do not know much about the music and dancing taught there, as all my daughters are unmusical and did not give much time to those subjects.

Yours faithfully,  
ISABEL AINSLIE.

---

### 9. To Headmaster, complaining of Son being Bullied.

84 PELBURY ROAD,  
WANDSWORTH, S.W.18.

The Headmaster,  
——— School.

March 21st.

DEAR SIR,

My son, Willie Pearce, has come home from school several days lately very much distressed. His face was bruised, and he had evidently been knocked down. He will not tell me what happened on these occasions, but he is in such a nervous and frightened condition that I think he is being badly bullied and ill-treated by some of the bigger boys. I suspect the ringleader of



## THE HOME LETTER-WRITER

them to be Alfred Clark. My boy has been very delicate, and is naturally nervous and timid, and I am very much afraid, if this treatment goes on, his health will suffer.

Please don't think I write in a complaining spirit, or that I want the boys punished, but, if you would make inquiries and do anything in your power to stop my lad being ill-treated, I should be very grateful to you.

Yours faithfully,

ALICE PEARCE.

---

10. To Headmaster, asking that Son may be excused Sports.

42 WHITE ROAD,  
BATTERSEA, S.W.II.

*The Headmaster,*  
——— *School.*

Sept. 15th.

DEAR SIR,

The doctor says my son, James Allen, is suffering from a strained heart, and he advises me that he ought not to take any strenuous exercise. I shall be obliged therefore if you will have him excused football and physical training for the next few months.

Yours faithfully,

T. H. ALLEN.

---

11. To Headmaster, asking that Son might take special Subjects.

14 HALMA STREET,  
RICHMOND.

*The Headmaster,*  
——— *School.*

May 14th.

DEAR SIR,

Would it be possible for my son, Thomas Fenn, now in the 5th Form, to have special tuition in French and German? I am hoping he will get through the

## THE HOME LETTER-WRITER

London Matriculation examination next month, and after that I should like him to give practically all his time to modern languages, as I hope to make him a journalist, and they would be of great value to him. I should be glad to hear from you if this could be arranged. He will also need shorthand, but I presume that does not come in the school curriculum.

Yours faithfully,  
F. B. FENN.

---

### 12. To Headmaster, asking Advice about Son's Career.

84 THE MALL,  
Highbury, N.5.

*The Headmaster,*  
——— *School.*

*June 15th.*

DEAR SIR,

My son, George Bailey, will be leaving school at the end of this year, and I should be very grateful if you could give me any advice as to a suitable business for him. He is strongly opposed to doing any kind of office work, and I cannot afford to train him for any of the professions. I am afraid I am troubling you a great deal, but I am anxious to do the best I can for the boy, and thought perhaps you might be able to suggest an occupation for which he has shown special aptitude, or might know of openings through which he would obtain work on leaving school. I shall be very much obliged if you can help me.

I could afford to pay a small premium for indentures, and it is not necessary that the lad should begin to earn immediately, but I cannot afford to spend any more money on his training.

Yours faithfully,  
A. L. BAILEY.

## THE HOME LETTER-WRITER

### 13. Engaging a Music Master.

ACACIA COTTAGE,  
TEWKESBURY.

*Oct. 1st.*

DEAR SIR,

Thank you for your letter of Sept. 26th. I am willing to pay two guineas a quarter for weekly music lessons for my daughter, and the time you suggest—from 4 to 5 on Mondays—will be quite suitable. I shall be glad if you will start on Monday next, and I hope you will find my daughter a good pupil.

Yours sincerely,  
ISABEL BROWN.

---

### 14. To a Music Master, complaining of slow Progress.

ACACIA COTTAGE,  
TEWKESBURY.

*Nov. 19th.*

DEAR MR. WATSON,

My daughter has been taking lessons from you now for two years, and I am bound to say that I am very much dissatisfied with her progress. Her playing seems to me very poor indeed. Is it that she has no talent for music? Or doesn't she try to do her best? I am afraid that, if she does not get on better than this, I shall not think it worth while to continue the lessons.

Yours faithfully,  
ISABEL BROWN.

---

### 15. Engaging a Tutor for special Coaching.

CEDAR HOUSE,  
DORKING.

*Aug. 29th.*

DEAR SIR,

I want my son, who is now sixteen and has just left ——— School, coached for the London University

## THE HOME LETTER-WRITER

Matriculation examination. He took it in June last, but failed to get through in Mathematics, which has always been his weak subject. He will need to do revision in all subjects, of course, with special attention given to Mathematics. Will you please let me know if you can undertake his coaching, what your terms would be, and what hours you would be able to give him?

Yours faithfully,

JOHN H. MAY.

---

### 16. Thanking Tutor.

CEDAR HOUSE,  
DORKING.

*March 1*

DEAR MR. JAMES,

I am very pleased to be able to tell you that my boy has passed the Matriculation examination, being placed in the second class. I am delighted with his success, and wish to thank you very sincerely for the care and attention you gave to coaching him, and to congratulate you on his success. The boy seemed to like working for you, and I think you got the very best out of him.

With very many thanks,

Yours sincerely,

JOHN H. MAY.

## PARENTS' LETTERS

### (2). LETTERS ABOUT CAREERS FOR SONS AND DAUGHTERS

#### 17. Inquiring how to make a Daughter a School Teacher.

19 PLUME ROAD,  
BALHAM, S.W.12.

*Sept. 15th.*

DEAR MRS. WHITE,

I have been giving a lot of thought lately to Dorothy's future. She is now sixteen, and I feel it is time to make up our minds what she is to do to earn a living. She thinks she would like school-teaching, and it strikes me as a very good choice. As you know the profession so intimately, I thought perhaps you would tell me if it is one you would recommend for Dorothy, and what steps I ought to take to secure her training. I am afraid it is troubling you a great deal, but I know you are interested in Dorothy, so I hope you will forgive me.

Yours sincerely,

HERBERT JACKSON.

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#### 18. Reply.

84 TRANMERE AVENUE,  
TOOTING, S.W.17.

*Sept. 18th.*

DEAR MR. JACKSON,

I am delighted to be of any assistance to you in finding a suitable career for Dorothy, and I may say

## THE HOME LETTER-WRITER

at once I think she has all the qualifications for a teacher. She is fond of children, bright, and strong, and will probably have no difficulty in passing her examinations. To any girl fitted for it, there is really no better profession. Among its advantages are good pay, good holidays, short hours, security of tenure, and pension, and, above all, it is womanly work. The training need not cost you a lot of money, as you can obtain grants and scholarships. The profession is, of course, more overcrowded than it used to be, and it is sometimes difficult to obtain a post for some months after the training is completed, but, when a post is obtained, a teacher does not easily become unemployed. A serious consideration is the ban recently placed upon married teachers by the London County Council and other bodies. Girls may well hesitate to spend five years in training for a profession which they are compelled to give up on marriage two or three years later.

As to the training, the first step is to decide whether Dorothy means to become a teacher in an Elementary or a Secondary school. As Dorothy has already matriculated, and has been educated at a Secondary school, she could qualify for work in a Secondary school, but that means four years at college, and then posts in Secondary schools are not easy to obtain.

The steps she would have to take are these :—

*As an Elementary School Teacher.*—Apply for a L.C.C. teaching scholarship, which would enable her to remain two years at school without fees, during which she could study for the Inter. Arts or Science exam. No teaching is done now before going to College. At 18 she will have to go to a Training College for two years, when she would work for the Board of Education Certificate, and, if she had passed the Inter. exam before entering, possibly a degree. A list of colleges, with fees, can be obtained from the Board of Education. Scholarships can usually be obtained from the L.C.C. to cover a large part of the fees.

*As a Secondary School Teacher.*—Dorothy would remain at school for two years and take either Inter. Arts or Science, but at 18 she would have to go to college for four years. Three years are given to taking the final

## THE HOME LETTER-WRITER

examination for a Science or Art degree, (usually an Honours degree), and the fourth year to obtaining the Teachers' Diploma.

The salaries are now fixed by the Burnham scales, and vary according to districts. Elementary school teachers start at about £130 and rise to about £300 a year. Secondary school teachers get about a hundred a year more. Headmistresses, of course, get much bigger salaries.

Dorothy could become an Uncertificated Teacher or a teacher in a private school without much further education or training, but she certainly ought to get her certificate.

The best thing you can do is to see her Headmistress at once, and through her get in touch with the L.C.C. training department.

Yours faithfully,

MABEL WHITE.

### 19. Advising Sending a Son to Sea.

84 PALEY ROAD,  
LIVERPOOL.

*Dec. 1st.*

DEAR MR. GILBERT,

If I were in your shoes, I should certainly have no hesitation in letting Jack have his wish and take up the sea as a career. Why not? He is a steady, robust lad, able to look after himself, and one who, I think you may be sure, will lead a roving life, whether you wish it or not.

As to how it can be done, there are two ways—apprentice him to one of the big shipping companies, who will require a premium, or let him go to a training ship. The White Star Line take apprentices and send them on four sailing voyages at a cost of about £200. Some of the smaller companies no doubt will take apprentices for much less, but the lad may have rather a rough time.

In your case I should send Jack to either the *Conway* training ship at Birkenhead, or the *Worcester* at Greenhithe. The first takes boys from 12 to 16, and the second boys

## THE HOME LETTER-WRITER

from 11½ to 15. The cost is about £75 a year, and the course lasts for two years.

At 17, if he has been at sea four years, he can take the Second Mate's certificate, at 19 the First Mate's, and at 21 the Master's. When he has had sufficient experience he should have no difficulty in getting a ship. The life, of course, is only suitable to certain lads, but I think Jack is one of them.

Yours ever,  
SID BAILEY.

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### 20. Applying for a Clerkship in a Bank for Daughter.

48 WHITING LANE,  
CHISWICK, W.4.

*The Manager,*

—— Bank,  
Chiswick.

May 5th.

DEAR MR. JENKINS,

Do you think you could help me in any way to get my daughter Elsie into your Bank? I know you employ a good many girls, and I am anxious to get her placed as soon as possible. She is 17, was educated at the High School for Girls, and obtained the General Schools Certificate. She also knows shorthand and typing. If you can help me in any way, or give me any advice as to placing Elsie, I shall be very grateful.

Yours faithfully,  
M. S. TAYLOR.

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### 21. Reply from Bank Manager.

—— BANK,  
CHISWICK, W.4.

May 7th.

DEAR MR. TAYLOR,

I am afraid this is not a very propitious time for trying to get your daughter into the Bank. We already



## THE HOME LETTER-WRITER

have a long waiting list, and the Banks generally are decreasing their number of women employes in favour of men. However, I will certainly send your application along to Headquarters with a strong recommendation. She is the right age and has the necessary qualifications. She should be able to type 50 words a minute and write shorthand at 120. She would have to pass a medical examination and our own Entrance examination, but, as she has already got the General Schools Certificate, she will not find that difficult. The salary commences at £65 a year and increases by £10 a year.

I think you would be wise to enter your daughter's name for other Banks, if you can get introductions, and also for any of the large firms like Insurance companies, where the conditions of employment are very similar. Indeed many of the posts to be obtained in private business firms are much better paid than work in a Bank.

If your daughter has learned her shorthand and typing at one of the well-known commercial schools, as I presume she has, why not let them find her a post? If she can add fluent proficiency in a foreign language to her qualifications, say Spanish, she should, after a few years' experience, be able to command a salary of three or four pounds a week. Banks are safe, and genteel, and usually comfortable, but private business gives many more opportunities.

Yours faithfully,

P. JENKINS.

### 22. Advising on a Boy becoming an Engineer.

242 THORPE PARK,  
HAMPSTEAD, N.W.3.

Nov. 28th.

DEAR MR. WHITE,

Your question, "How can you make your son an engineer?" is so vague that it is very difficult to answer satisfactorily. The word "engineer" covers a wide range of workers. A lad can become an engineer by becoming an apprentice to an engineering firm, and can choose the particular branch he likes—electrical, motor,

## THE HOME LETTER-WRITER

marine, &c. He will have to serve three or five years at a nominal wage, and then will become a fitter or mechanic, able to earn, when he can obtain work, wages from £3 to £6 a week, according to his work and experience. Mechanics who have been able to take up a special branch of delicate machinery, like printing machinery, for instance, often command high wages for their expert ability. Then there is promotion to foremen and work-managers at substantial salaries for the successful men, and also opportunities of going abroad.

Such engineers, of course, are workmen, and probably you want your son to take it up as a profession. If he has been to a secondary or public school, he should study at one of the engineering colleges attached to any of the Universities. In London he can make his choice from

East London College, Engineering School.

Imperial College of Science and Technology.

Engineering Schools of University College, Gower St., W.C.

King's College, Strand, W.C.

Faraday College, Southampton Row, W.C.

City and Guilds College, South Kensington.

He will also have to spend two years or more as an apprentice in engineering works, either before or after his college training—preferably before. He will then be qualified for all manner of good posts in engineering and contracting firms in all parts of the world, but he may not find it easy to obtain one without influence.

If you care to write me again a little more fully, perhaps I can give you rather more detailed information.

Yours sincerely,  
ALEX. GIBSON.

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### 23. Advising on Making a Daughter a Nurse.

— HOSPITAL.

Oct. 9th.

DEAR MRS. ALLEN,

Whether it is wise for you to let your daughter train as a nurse depends on one thing mainly—if she is

## THE HOME LETTER-WRITER

really attracted to the work for the work's sake. If she isn't, she certainly should not do it, for the work is hard and trying, and the monetary rewards are very inadequate. She would have to be physically very fit.

How she would have to start is as a probationer at a Hospital, and she should apply to the Secretary for particulars. She would have to be twenty-three to enter a General Hospital, and twenty a Children's Hospital. She would be a probationer for three years and would have to do a lot of hard, manual work, as well as attend lectures and classes. She would get a nominal salary—not more than £25 a year, and all found.

After her training she would be able to take up private work, when her earnings would vary immensely, and might be £3 a week, or work in connection with a nursing institution, when she would earn less, or remain at a Hospital. Then she would earn about £50 a year as a nurse, £100 if she became a Sister, and £200 or more if she became a Matron, with all found in each case.

Perhaps this letter sounds very discouraging, but if your daughter really wants to do the work it won't deter her. I ought to add, perhaps, that the great majority of girls who do train as nurses—indeed, nearly all—love the work. If your daughter cares to come to see me, I will show her round the hospital and let her see what her life would be like if she were on the staff.

With kind regards,

Yours sincerely,

RUTH POWELL.

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### 24. Advising on Making a Son a Journalist.

84 TYRE LANE,  
BRIXTON, S.W.2.

Nov. 20th.

MY DEAR FELLOWS,

You ask me how you can set to work to make your son a journalist. At first I was going to send you

## THE HOME LETTER-WRITER

my usual reply to this question—"Don't!" But on second thoughts, as I reflected that you had probably given the matter full consideration, I decided to add a few particulars.

First, don't think because a boy has an inclination and a certain facility for writing he is a born journalist. He probably isn't. Many journalists don't have to write at all—they record what other people say, or else correct and alter what other people have written. Those who do earn their living by writing are mostly not journalists, and as a rule don't earn a living by writing at all—they've usually taken the precaution to find some other mode of livelihood, to which they add by writing.

However, possibly you know all this, and, if you're still determined to launch your boy on the perilous paths, the only thing to do is to find some editor who will be willing to take him on as a junior. Sometimes a lad is articulated to an editor for a term of years at a small salary (which, as a rule, you have to find first in the form of a premium), but this is by no means essential, if you can find an office that will take him without. The more important the paper the better of course, but you won't find it easy without influence. I will keep my eye open for you, and let you know if I hear of an opening. There is no chance at all on the London dailies. Your only hope is the suburban or provincial weeklies, which would give a good training.

After about three years as a junior, or at the end of his apprenticeship, if he developed his shorthand to verbatim speed, he should be able to obtain a post as a reporter, with a salary ranging from £4 4s. in the provinces to £9 9s. in London—according to the standing of the paper; or as a sub-editor, with a salary ranging from £5 5s. to £15 15s. Later he may develop into a special correspondent, leader-writer, or editor, with a salary of anything between £250 and £5,000 a year.

The boy should, of course, have a good general education, good appearance, be alert and quick. A knowledge of foreign languages would be a great asset to him.

## THE HOME LETTER-WRITER

In conclusion, let me get back to the warning note—the work is hard, if interesting, the hours irregular, night work frequent, and, worst of all, there is never anything approaching security of tenure, while a journalist's career is apt to end in middle life. After that he often becomes a "writer," earning occasional guineas.

Yours sincerely,

MICHAEL WOODS.

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### 25. Advising on Emigration.

28 THE DELL,  
HARROW.

*Jan. 15th.*

DEAR MRS. JONES,

I am sorry you are feeling so worried about your boy and girl, and I shall be delighted if I can be of any assistance to you.

I am afraid emigration is not the panacea for all ills that some people think it. There is one class of workers who are always wanted—men for agricultural work and girls for domestic work. If your son and daughter were fitted and willing to do this class of work, all you need do is to apply to the Commissioners in London for Australia, Canada, South Africa, or New Zealand, and they would make the matter easy for you. The life would be hard, but as your son would have some capital he could look forward to running his own farmstead in due course—and to many men that is a great attraction. Your daughter would find domestic work quite different from what it is in England. It would be hard, but she would always be treated as one of the family, and she would almost certainly marry. Possibly, however, the life of a farmer's wife doesn't appeal to her.

There are other ways of emigrating. Tea-planting in Ceylon offers opportunities to young men who have been well-educated and have some capital. Rubber-planting in Malay, coffee-growing in Kenya, fruit-growing in the Transvaal all offer openings, but as a rule capital is required.

## THE HOME LETTER-WRITER

If you have, say, £5,000 which you could spare to establish a home in the colonies, you might for that be able to buy an estate, which your son and daughter could be trained to run.

If you are really thinking seriously of it, I should advise you to call at the London offices of the agents or commissioners for the various colonies. You can get the addresses from the Directory, and you may be sure of receiving courteous attention.

I think you will be wise to go thoroughly into the matter. Many people turn to emigration for no other reason than a mere sense of restlessness or vague discontent. With them it is anything for a change, although it is obvious that changes can be for the worse as well as for the better. On the other hand, people who might emigrate with advantage fail to do because of a conservative attachment to old ways and places and a nervous dislike of anything new. I think it is most probable that the colonies hold a much better future for your young people than the old country, and it is very wise and unselfish of you to be willing to make some sacrifice to give them the better opportunity.

Yours sincerely,

VICTOR NISBET.

## PARENTS' LETTERS

### (3)—ADVICE AS TO CONDUCT

#### 26. Father to Son living away from Home.

84 PAYNE'S AVENUE,  
HIGHBURY, N.5.

*July 14th.*

MY DEAR FRED,

I was glad to hear you are pretty comfortable in your diggings now and are settling down to your new life. Your mother and I miss you very much, and no doubt you feel somewhat lonely at times. That is the one thing that makes me a little anxious about you. You don't like loneliness, I know, but I hope you won't let it lead you into amusements and pleasures that are not only silly, but take you among companions who may have a bad influence on you.

You will think I am soon beginning to preach, but you don't realize how much your mother and I have been able to guide you and influence you up to now. You didn't know, but we did, and of course it was only because of our mutual love for each other that we were able to do it. It is that same love for you that makes me just a wee bit anxious now we can no longer watch over you and guide you.

I'm the last one to wish to deny you proper pleasure and fun—you know that. I hope you will soon find friends, and I hope you will be able to get the tennis and social evenings you enjoy so much. But let it be in moderation, in due proportion, and so as not to interfere with your health or work.

## THE HOME LETTER-WRITER

There is one guide to conduct which I am sure you would find a very safe one—that is, resolve never to do anything that you would not care to tell your mother and me about. I know you wouldn't willingly hurt us, and, if your conscience is strong enough to keep you to that resolution, I should feel perfectly at ease about you.

Forgive me for such a serious and preachy letter. Next time I'll try a lighter vein. Write to us often. Tell us all you are doing and what you are thinking, and be sure we are constantly thinking of you.

Your mother sends her love and promises to write soon.

Your affectionate

DAD.

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### 27. Father to Son, on Starting in Business.

84 PAYNE'S AVENUE,  
Highbury, N.5.

*June 18th.*

MY DEAR FRED,

I was very pleased to get your letter. I won't pretend it was a surprise to me, as I have known for some time that it has been in your mind to start in business for yourself as soon as you could. For the idea, in principle, I have nothing but approval. A man should always strive to be his own master as soon as possible, and the younger he starts the better. The one doubt is—have you sufficient capital? The sum you have saved is not very much, but I think it is sufficient to make a start in a modest way. But only a modest way. For the first year you will be very short of money, I expect. You will have to work very hard and live on very little, but that will not hurt you.

I presume you have in mind just the business you mean to take. The most important consideration is the neighbourhood. Be sure that there is a demand for the business you intend to open, and also that it is likely to increase.



## THE HOME LETTER-WRITER

The training and business experience you have had will have taught you how to manage it, but something more is wanted. Personality counts in business as in everything else. Try to make people like you. Try to make them like doing business with you, so that they will be pleased to come again. People will even buy inferior goods from a tradesman they like rather than get better things from one they don't. But don't on that account try to sell inferior goods.

So, you see, my answer is—Yes. Start as soon as you can. I am going to do more. To show my approval in practical form, I will guarantee your rent for the first year.

When you have worked things out a little more, write me again, and, when you have found a suitable opening, I should like to come down and see the premises and go into the matter fully with you.

Love from your mother, and from your affectionate

DAD.

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### 28. Mother to Son, on Marrying young.

19 WITTEWELL PARK,  
SOUTHAMPTON.

*Oct. 15th.*

DEAR WILL,

Your letter surprised us very much indeed, and your father is very much upset about it. We both of us think you do not appreciate the great seriousness of the step you are taking. You are not quite twenty-two, and though there may be a lot to be said in favour of marrying young, you are doing more than that—you are marrying before you can afford to keep a wife.

Why be in such a hurry? Elsie is a very nice girl, and I know you are very much in love, but she will be just as nice in a year's time. Why be so impatient? A year

## THE HOME LETTER-WRITER

isn't long to wait, and at the end of that time you will at least be £15 a year better off—perhaps more.

And, if you marry on your present salary, £15 will be an enormous sum to you. You think it will be a joke being poor. So it may be for the first few months. After that, the humour will have worn off, and, believe me, you will find it a very severe strain on your temper and health. You must remember it won't be only yourself who will be poor—it will be Elsie as well, and she has never been used to it. How will you feel if she is taken ill and you are not able to afford proper nursing and treatment for her? Or if you find she is discontented because she has to wear shabby clothes? The fonder you are of Elsie, the more irksome poverty will be to you.

Do, my dear boy, think all this over seriously. Put out of your mind, if you can, all the glamour of an immediate marriage and the exquisite pleasure it will give you. That pleasure will be none the less in a year or more's time, and much more likely to be lasting.

Talk it over frankly with Elsie. Show her this letter, if you like, and ask her to write to me about it. She perhaps will understand better than you.

Anyway, you know, don't you, I wish only for the happiness of both of you?

Much love,

MOTHER.

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### 29. Mother to Married Daughter, on Spoiling her Children.

HERMIT LODGE,  
TEWKESBURY.

Sept. 15<sup>th</sup>.

DEAR MARION,

I reached home at five o'clock yesterday, after a very comfortable journey, and found all well here. I enjoyed my visit very much, and it was a great joy to me

## THE HOME LETTER-WRITER

to see you all so well and happy, but there is one thing which is causing me a good deal of uneasiness, and I feel I must give you a word of warning. I have purposely waited till I returned home, as I knew you would be upset if I spoke about it, and might not want to see me for a day or two.

I think you are shamefully spoiling your two bonny children. They are dear little mites, and of course you are very proud of them and fond of them, but all the same you really ought to realize that it will ruin them if they always have their own way. Already they are showing signs of becoming selfish and bad-tempered, and it is for no other reason than that they are never thwarted in any way. You really must learn to say "No" to them sometimes, when it is for their own good, and I think there should be some kind of punishment for their displays of temper. At present, they are inclined to think them rather fine.

Now I know I have made you angry, but I hope you will think over what I have said. At least, ask yourself honestly whether I am right or not. You are blessed with two most beautiful and delightful children. Don't, just for want of care and self-control now, turn the blessing into a burden.

Much love from

MOTHER.

## LETTERS TO AND FROM CLUB SECRETARIES

### 30. Applying for Membership of a Club.

THE CORNER HOUSE,  
SIDCUP.

*The Hon. Secretary,  
The Pelican L.T. Club.*

*May 4th.*

DEAR SIR,

My wife and I have lately come to reside in this neighbourhood and would very much like to join the Pelican L.T. Club. I do not know any of your members, and shall be obliged if you will let me know if you have vacancies and if it is possible to dispense with the usual introductions, as we are strangers here. We are experienced players, and for several years were members of the Wild Green L.T. Club, Aylesbury.

Yours faithfully,

PERCY H. MOLD.

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### 31. Reply, refusing Application.

THE PELICAN L.T. CLUB,  
MEAD ROAD,  
SIDCUP.

*May 6th.*

*Percy H. Mold, Esq.*

DEAR SIR,

In reply to your letter of the 4th I regret to say we have no vacancies for members at present, but I shall

## THE HOME LETTER-WRITER

be happy to place your name and that of your wife upon the waiting list when you are able to comply with our rules governing membership. Rule VI requires that persons seeking membership shall be proposed and seconded by two members, and duly elected by the Committee, and by this rule the Committee are bound.

Yours faithfully,

(MAJOR) H. LATTER.  
(Hon. Sec.)

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### 32. Reply, accepting Application.

THE PILLICAN L.T. CLUB,  
MEAD ROAD,  
SIDCUP.  
May 6th.

*Percy H. Mold, Esq.*

DEAR SIR,

In reply to your letter of the 4th, I am glad to say we have a few vacancies for playing members. As you have been members of such a well-known club as the Wild Green, the Committee may be willing to dispense with the usual introductions, and I am putting your name and that of your wife up for election at our Committee meeting next week. If elected, I will duly notify you.

Yours faithfully,

(MAJOR) H. LATTER.  
(Hon. Sec.)

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### 33. To Secretary, proposing a Friend as Member.

48 MALL ROAD,  
FULHAM, S.W. 6.

Oct. 1st.

DEAR MR. FOWNES,

I wish to propose my friend, Mrs. H. Bates, of 18 Phyllis Avenue, Chiswick, for membership of the

## THE HOME LETTER-WRITER

Paragon Bridge Club. Mr. H. White will second her, and I shall be obliged if you will put her name up for election at the next Committee meeting. I have known Mrs. Bates for many years. She is a very keen player, and, I am sure, will be a very popular member of the club.

Yours faithfully,  
HENRY TALLY.

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### 34. From Secretary, informing Applicant of Election.

PARAGON BRIDGE CLUB.  
BAYSWATER, W.2.

*Nov. 6th.*

MRS. H. BATES.

DEAR MADAM,

I have to inform you that you have been duly elected a member of the Paragon Bridge Club. I enclose a copy of the rules, and beg to direct your attention to Rule V, which requires that the entrance fee (five guineas) and the first year's subscription (three guineas) shall be paid before a member plays.

Yours faithfully,  
S. T. FOWNES.  
(*Hon. Sec.*)

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### 35. From Secretary, informing Applicant of Non-Election.

PARAGON BRIDGE CLUB.  
BAYSWATER, W.2.

*Nov. 6th.*

MRS. H. BATES.

DEAR MADAM

I have inform you that your name was duly

### THE HOME LETTER-WRITER

submitted to the Committee and regret to add that you were not successful in the election.

Yours faithfully,

S. T. FOWNES.  
(Hon. Sec.)

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36. From Secretary, asking for Payment of Subscription.

THE WANDERERS C.C.  
MARIBAR HILL,  
ESHER.

May 31st.

DEAR MR. WILSON,

I see your subscription, due on the first of this month, has not been paid yet. No doubt the matter has escaped your notice, and I shall be glad if you will let me have a cheque at once.

Yours faithfully,

HERBERT CROAL.  
(Hon. Sec.)

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37. From Secretary, repeating Request.

THE WANDERERS C.C.  
MARIBAR HILL,  
ESHER.

June 20th.

DEAR MR. WILSON,

As your subscription, due on the first of May, has not been paid, I must direct your attention to Rule XVII, by which a member whose subscription remains unpaid six weeks after May 1st, ceases to be a member,

## THE HOME LETTER-WRITER

and may be refused admission to the ground. The Committee would be very sorry indeed to put this rule into force against you, so please let me have cheque before the end of this week, to spare them the necessity of taking any action.

Yours faithfully,

HERBERT CROAL.

(*Hon. Sec.*)

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### 38. To Secretary, making a Complaint.

84 ALUM AVENUE,  
MAIDSTONE.

*The Hon. Secretary,  
The Alum L.T. Club.*

*June 4th.*

DEAR SIR,

I wish to call your attention to the flagrant way in which the rules are broken in the Alum L.T. Club and to the marked discourtesy with which I and apparently all new members are treated by some of the older members. By the rules members who have finished a set are not allowed to begin another if other members are waiting to play. Yet on Saturday last four members played for nearly two hours continuously, without leaving the court, although I was waiting for a game all that time. On Monday when I myself asked two members to join me in a set, they both made palpably untrue excuses. Only twice in a fortnight have I been asked to play.

Apparently I am not wanted in the Club, and, if that is so, I shall be obliged if the Committee will tell me so and have the honesty to return the entrance fee and subscription I have paid for nothing.

Yours faithfully,

AMELIA RALPH.



## THE HOME LETTER-WRITER

39. Reply.

THE ALUM L.T. CLUB,  
THE NOOK,  
MAIDSTONE.

*June 5th.*

DEAR MADAM,

I regret very much that you should think you have been treated discourteously in the Alum L.T. Club, but I would point out to you that the relations between members is hardly a matter with which the Committee or officials can interfere. It is obviously impossible for them to dictate to members with whom they shall or shall not play.

In regard to the breach of rules, I think you have not quite understood the rule you think has been broken. Players need only vacate a court when other players are waiting and all the courts are occupied. This was not the case on Saturday, I am told. Several courts were vacant, and it was unfortunate you were not able to form a set.

In regard to your request for the return of your entrance fee and subscription, I hope you will not press this.

Yours faithfully,

VICTOR BROWN.

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40. From Secretary, asking Members to sell Tickets for Dance.

THE PALEWELL HOCKEY CLUB,  
20 WISTARIA GROVE,  
WIMBLEDON, S.W.19

*Oct. 4th.*

DEAR SIR,

I enclose six tickets for a dance to be held on Nov. 6th in the Assembly Rooms, Wimbledon. The

## THE HOME LETTER-WRITER

Committee hope you will make every effort to dispose of these, as it is hoped the dance will yield a considerable profit to the Club, which badly needs money.

The price of the tickets is 6/-. and I shall be happy to send you any more that you are able to use.

The Blue Orchestra has been engaged, and every effort has been made to make the dance a success. Rally round the old club ! Come yourself and bring your friends, and you may be assured of a jolly evening.

Yours faithfully,

H. L. THOMPSON.

(Dance Secretary).

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41. From Secretary, asking Member to resign.

THE GROVE CONSTITUTIONAL CLUB,  
THE GROVE,  
N.W.6.

Dec. 4th.

DEAR SIR,

The Committee have now fully investigated the circumstances that led to the deplorable scene in the Club Room on Nov. 28th, and have come to the conclusion that, in the interests of the Club, they must ask you to resign your membership.

I hope, therefore, you will let me have your resignation in the course of the next few days, so that the Committee may not have to take any further steps in the matter.

Yours faithfully,

J. JONES,  
(Hon. Sec.)

LETTERS ABOUT FINANCIAL MATTERS AND  
INVESTMENTS

42. To Bank, to open Current A/c.

481 TYRE LANE,  
ROCHESTER.

*The Manager,*  
——— *Bank.*

*Feb. 19th.*

DEAR SIR,

It would be a great convenience to me to have a current A/c with the —— Bank, and I should be glad to know if you will open one with me. I can pay in £90 now, and about £250 a year, with a monthly balance of about £50. If you require references, Mr. T. H. Martin, who is a client of yours, will answer any inquiries about me.

Yours faithfully,

(MRS.) SUSAN BATES.

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43. To Bank, sending Remittance.

481 TYRE LANE,  
ROCHESTER.

*The Manager,*  
——— *Bank.*

*Feb. 24th.*

DEAR SIR,

Thank you for your letter of the 22nd. I enclose herewith a banker's draft for £92, and shall be glad if you

### THE HOME LETTER-WRITER

will open a current A/c in my name with this, and send me a book of 50 Bearer cheques.

Yours faithfully,

SUSAN BATES.

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44. To Bank, about Overdraft.

92 WATTON STREET,  
CARDIFF.

*The Manager,*  
—— *Bank.*

*May 8th.*

DEAR SIR,

I was surprised to receive your note this morning and regret very much that I should have overdrawn my A/c. I hope you will oblige me by allowing the overdraft to stand till the end of the month, when I shall be paying in my usual monthly allowance.

Yours faithfully,

H. MORTIMER.

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45. Asking Bank to make periodical Payments.

382 WHITBY ROAD,  
SOUTHAMPTON.

*The Manager,*  
—— *Bank.*

*Nov. 28th.*

DEAR SIR,

I shall be obliged if you will pay £10 on the first of every month into the A/c of Rosamond Elsie White, ——— Bank, High Street, Southampton, and debit my A/c.

Yours faithfully,

K. L. ROBINSON.

## THE HOME LETTER-WRITER

46. To Bank Manager, asking Advice re Investments.

291 SURREY LANE,  
DOVER.

*April 14th.*

DEAR MR. COATES,

I have to-day paid £1,000 into my A/c, and I should be grateful for your advice as to the best way of investing this. It is the proceeds of the sale of a house, and I want to put half the money into a perfectly safe permanent investment, and with the other half I feel inclined to purchase some industrial shares that would give a higher rate of interest. What would you advise?

Yours faithfully,

ROSE WARNER.

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47. Instructing Bank to make Investment.

291 SURREY LANE,  
DOVER.

*April 20th.*

DEAR MR. COATES,

Very many thanks for your kind letter. I have carefully considered the various suggestions you make, and I shall be obliged if you will invest the £1,000 for me as follows:

£500 in Sheffield Corporation Stock.

£500 in the Magnet Ironworks Co., Ltd., 7½% Preference Shares.

Will you please arrange for the dividends to be paid direct into my A/c, and I shall be obliged if you will send the necessary forms for signature here, as I am not able to come to the bank at present?

Yours faithfully,

ROSE WARNER.

## THE HOME LETTER-WRITER

### 48. Instructing Bank to reclaim Income Tax.

291 SURREY LANE,  
DOVER.

*Feb. 24th.*

DEAR MR. COATES,

Will you please instruct your Income Tax Department to recover the Income Tax deducted from the dividends on the £1000 Victory Bonds, which I hold as Trustee for my niece, Alice Mary Denton, of this address? She is a minor and has no other income.

Yours faithfully,

ROSE WARNER.

---

### 49. Asking Bank to make Inquiries.

84 EMPIRE ROAD,  
SURBITON,  
SURREY.

*The Manager,*  
—— *Bank.*

*May 8th.*

DEAR SIR,

Mr. S. M. James, of 84 Pyle Lane, Kingston wishes to rent a flat from me, and has given the — Bank, Kingston, as reference. Will you please make inquiries of them for me as to his financial standing and whether he is in a position to pay a rent of £120 a year? As Mr. James is pressing me for an immediate decision I shall be glad to hear from you as soon as possible.

Yours faithfully, S

R. V. <sup>R</sup>YAKE.

## THE HOME LETTER-WRITER

### 50. Instructing Bank to sell Investments.

568 HAVERSTOCK ROAD,  
BIRMINGHAM.

*The Manager,*  
——— *Bank.*

*Oct. 10th.*

DEAR SIR,

Please instruct your broker to sell at the day's market price the £300 Queensland Government Bonds you hold to my order, and credit my A/c.

Yours faithfully,

V. RUSSELL.

---

### 51. To Bank, asking for Circular Letter of Credit.

48 VICTORY AVENUE,  
WARWICK.

*The Manager,*  
——— *Bank.*

*Sept. 15th.*

Dear Sir,

I am going abroad for four or five months and should be glad if you would let me have a Circular Letter of Credit for £500, so as I can obtain money when I want it at your agents in Paris, Nice, Mentone, Rome, Naples, and Cairo. There are ample funds in my current A/c to meet this.

As I am leaving for Paris to-night, will you please post this to me, c/o your branch office in Paris, where I will call for it?

Yours faithfully,

P. M. ROBERTS.

## THE HOME LETTER-WRITER

### 52. Instructing Bank to make Payments during Absence.

396 CALTON SQUARE,  
S.W.5.

*The Manager,*  
——— *Bank.*

*June 4th.*

DEAR MR. PARKER,

I am leaving England at the end of this month, and expect to be away about a year. During that period I should be glad if you will make the following payments on my behalf and debit my A/c :

To Standard Building Society, Lombard St., E.C.1—  
interest on mortgage—£15 quarterly.

To Sun Insurance Co., Ltd.,—premiums on household policies when due, as list enclosed.

Also rates, income tax, and water rate on this house, when demanded.

I have given instructions that the demands for these shall be addressed to me, c/o the bank, and I know you will give them prompt attention. I will let you have my address from time to time, in case you wish to communicate with me.

Yours faithfully,

F. NEAL.

### 53. To Bank, stopping Payment of Cheque.

291 SURREY LANE,  
DOVER.

*The Manager,*  
——— *Bank.*

*August 14th.*

DEAR SIR,

To-day I gave a cheque for £10 to a Mr. V. Brown. It was made payable to "V. Brown" and was a Bearer cheque. It was a charitable contribution, but I have



## THE HOME LETTER-WRITER

since learned that the man is most undeserving, so if the cheque has not been already presented will you please refuse payment and refer the man to me? The No. is P.84258.

Yours faithfully,

ROSE WARNER.

---

### 54. Instructing a Solicitor to collect an A/c.

281 SAYERS ROAD,  
SALISBURY.

*June 18th.*

DEAR SIR,

Nine months ago I sold a motor car to Mr. Victor Payne, of 498 Elm Grove, Winchester. He paid £50 and undertook to pay the balance of £100 by monthly instalments of £10. I enclose his letter in which he agreed to this arrangement. I gave him possession of the car on payment of the £50, but have not received another penny from him. I have written him repeatedly, but as he either ignores my letters or makes excuses for not paying, I must put the matter in your hands. Possibly a letter from you will bring him to his senses, but, if not, please take whatever steps are necessary. I believe he is well able to pay. He lives in a good house.

Yours faithfully,

V. B. POWELL.

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### 55. Instructing a Solicitor to settle an A/c.

8 THE SQUARE,  
KENSINGTON, W.8.

*Sept. 18th.*

DEAR SIR,

I have received the enclosed bill from my dress-maker for £27 8s. 6d. I consider this a most outrageous

### THE HOME LETTER-WRITER

charge and have refused to pay. She is now threatening to sue me, and I have referred her to you.

The items for £11 11s. and £9 9s. for gowns ought not to be a penny more than £6 6s. each.

The jumper charged at £3 3s. I returned and have never had. She says it was soiled and had been worn, which is untrue. Anyway, she has the jumper—I haven't.

The repair to fur coat charged at £2 12s. 6d. is another imposition. £1 is the most I should expect to pay for this.

I am willing to pay £15, to settle the A/c, but I don't, of course, want all the trouble of fighting it in the County Court. Will you please see for what figure you can settle the matter, and, if she is obdurate, advise me what I had better do?

Yours faithfully,

MARY VINE.

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### 56. To Solicitor, re Mortgage on House.

MALVERN HOUSE,  
MAIDSTONE.

*July 11th.*

DEAR SIR,

I have urgent need of £300, and, as I know you frequently have clients who wish to invest money, I am writing to ask if you know of anyone who would be willing to advance that sum on mortgage on this house. I have a lease from the Malvern Estates Trust which has 80 years to run, and there is no mortgage on the house at present. The value is about £1,200 so that it provides ample security. The house has been built twelve years, and is in excellent condition in every respect.

Yours faithfully,

M. S. RUDD.

## THE HOME LETTER-WRITER

### 57. Asking a Solicitor to advance Money on a Legacy.

248 TIVERTON AVENUE,  
CROMER.

*Oct. 27th.*

DEAR SIR,

In reference to your letter of Aug. 2nd, in which you informed me of the legacy left to me by my aunt, the late Miss Alice Hall, I should be glad if you would let me know when I am likely to receive this. I am very badly in need of money just now, and, if it is likely to be some time before the matter can be settled, is it possible for you to advance me £250 on account of my legacy? It is now three months since my aunt died.

Yours faithfully,

HENRY BURNS.

---

### 58. Asking a Solicitor to advise about Claim for Damages.

THE BUNGALOW,  
SIDMOUTH.

*Aug. 15th.*

DEAR SIR,

I enclose a letter I have received from a Mr. Henry Bates of London. You will see he is claiming £200 damages for injuries he received and the consequent loss he says he has sustained by a tile falling from my roof on to his head. Certainly the tile did fall on his head, and cut the scalp slightly. As far as I know, that is the only injury he suffered, but you see he says he has been incapacitated for four months and claims for loss of wages for that period.

The tile was dislodged in a very strong gale of wind, and, as far as I can see, there is no evidence of negligence

## THE HOME LETTER-WRITER

on my part. It has come upon me as a shock that I can be liable to a claim of this sort, and it is a very serious matter for me, as I have no insurance policy that covers it.

I should be glad if you would let me know what reply to make to this letter, and what is the best course for me to take.

Yours faithfully,

T. P. SMITH.

---

### 59. To a Building Society, applying for Shares.

THE NOOK,  
WESTERHAM.

*The Manager,  
The ——— Building Society.*

*May 5th.*

DEAR SIR,

I should like to take up two Investing Shares in The ——— Building Society, with a view to purchasing a house later. I shall be glad if you will send me a copy of your rules and an application form for shares.

Yours faithfully,

VIOLET PENROSE.

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### 60. To a Building Society, applying for Mortgage.

THE NOOK,  
WESTERHAM.

*The Manager,  
The ——— Building Society.*

*Dec. 19th.*

DEAR SIR,

I am a shareholder in your Society and now wish to purchase a house. The one I have in view is a new bungalow, known as "Fair End," just built on the ——— Estate, near Westerham, and the price is £600. My shares

## THE HOME LETTER-WRITER

in your Society are worth £200, and I should be glad to know if you would be willing to advance the balance of £400, to be repaid in 10 years. The bungalow can be inspected by your surveyor at any time, and I should be glad of an early reply.

Yours faithfully,

VIOLET PENROSE.

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### 61. To a Building Society, asking Terms to pay off Mortgage.

"FAIR END,"

WESTERHAM.

*The Manager,  
The ----- Building Society.*

May 16th.

DEAR SIR,

I should now like to pay off the balance of the Mortgage on this house in a lump sum, so as to be done with the trouble of the monthly payments. Will you please let me know if the Society will agree to this, and, if so, what is the exact sum payable to the Society to terminate the matter? I understand a commission of 2½% on the balance outstanding is charged.

Yours faithfully,

VIOLET PENROSE.

---

### 62. To a Building Society, withdrawing Money invested.

84 CIDER ROAD,  
BROMLEY.

*The Manager,  
The ----- Building Society.*

Oct. 9th.

DEAR SIR,

I beg to give seven days' notice, as required by Rule XXV., that I wish to withdraw the money paid on

### THE HOME LETTER-WRITER

my shares in your Society. I enclose my book, which shows £69 18s. 7d. to my credit, and I shall be glad to have cheque for this amount, and any interest that is due to me.

Yours faithfully,

RICHARD S. BATESON.

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63. To the Secretary of a Company, enclosing Form of Proxy.

MOORE HOUSE,  
COBHAM.

*The Secretary,  
The Alkaline Products Co., Ltd.*

*June 5th.*

DEAR SIR,

I am sorry I shall not be able to attend the Extraordinary General Meeting of the Company, summoned for June 14th, but I hope the Directors' proposals will be carried, and I enclose herewith Form of Proxy duly filled in.

Yours faithfully,

MARY S. SWAYNE.

---

64. To a Guardian, asking for increased Allowance.

82 WATER LANE,  
FOLKESTONE.

*Sept. 15th.*

DEAR MR. BLAKE,

I hope you will not be very cross with me if I write once again to ask that my allowance should be increased. I really cannot keep within my present income. I do not think I am extravagant, but I think I am entitled to live in the style to which I have always been used, and

## THE HOME LETTER-WRITER

I cannot do it on the sum you allow me. If you will increase my allowance by £100 a year, I shall be perfectly satisfied. If you wish I will send you an account of my expenses this year up to now, so that you may see that my request is not unreasonable.

Yours sincerely,

VINCENT BENNETT.

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65. To a Guardian, asking him to pay Debts.

LUCAS MANSIONS,  
BAYSWATER, W.2.

*June 19th.*

DEAR MR. TAYLOR,

I have a shocking confession to make. I don't know what you will think of me, and I wouldn't tell you, if I could possibly help it. But I can't.

I'm in debt. I know that won't surprise you very much, but this time it is serious. When my last quarterly allowance came, I tried to pay up as many of my debts as I could, and I did pay most of them—all except a few little ones, and one big one. That was Madame —'s, my dressmaker. She has always let the account run on, and I pay her something every quarter, but just because this time I couldn't, she has turned nasty. It is now £268, and she says she must have a settlement at once, or she must take proceedings. Horrid cat! The worst of it is that my friend, Lady —, introduced me to her and I should hate her to know that I have let her down.

Dear Guardy, won't you help me this once? Be a dear and pay this debt for me out of the money that must come to me one day—you can, can't you?—and I promise most faithfully never to spend a penny more than my allowance again.

Yours very sincerely and contritely,

VIOLET HALLAM.

## THE HOME LETTER-WRITER

### 66. To a Guardian, on Contemplating Marriage.

48 THE DRIVE,  
DEAL.

*Sept. 2nd.*

DEAR MR. YOUNG,

Will you please tell me exactly how I shall stand in regard to money affairs in the event of my getting married? No, I am not going to do so at present, and anyway I know I must consult you first, and there must be arrangements about settlements and things. I don't mind confessing that there is someone who I know is going to ask me, and that has made me anxious to know how my money affairs would stand.

I know I can't touch my capital till I am twenty-five, but, if I married before then, what would happen? Would the money all come to me when I am twenty-five? Would my husband be able to claim any of it? Could I make any settlement on my husband now so as he had the money when I was twenty-five? Would my allowance still be £300 a year or would it be increased on my marriage? Could I have any money, say, to buy a house with?

I am afraid I am a shocking trouble to you with all these questions, but if you will explain matters to me I shall be very grateful. Meanwhile don't be alarmed—I'm not going to do anything rash!

Yours sincerely,

ROSE BELLAMY.



## LETTERS ABOUT INSURANCE

### 67. Making Inquiries about Endowment Policy.

4 WHITEWING LANE,  
DEAL.

Feb. 28th.

*The ——— Insurance Co., Ltd.*

DEAR SIRs,

I wish to take out an Endowment Policy which will ensure my receiving about £100 a year for four years during my son's school years. He is now three years of age, and I should like the endowment to become payable when he is twelve. I shall be glad if you will send me full particulars of these policies, with application form, &c.

Yours faithfully,

P. L. HAYNES.

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### 68. Making a Claim under a Burglary Policy.

99 FRIAR'S AVENUE,  
WESTBURY.

Nov. 19th.

*The ——— Insurance Co., Ltd.*

DEAR SIRs,

This house was entered by burglars last night who carried off a number of silver articles and jewellery.

## THE HOME LETTER-WRITER

I have made out a list of the missing articles, as far as I have been able to ascertain them at present, and enclose it herewith.

As I am insured with you against loss by burglary and larceny (Policy No. 84591), I beg to claim for the value of the articles stolen.

I have informed the police, who have been and are pursuing inquiries.

Yours faithfully,

PETER DANE.

---

### 69. Reporting Accident and making Claim under Motoring Policy.

482 WINDING LANE,  
PECKHAM, S.E.15

June 19th.

*The — Insurance Co., Ltd.*

DEAR SIRs,

I have to report that I met with an accident while motoring this morning, having the misfortune to knock down a lady. The lady did not appear very much hurt, but I beg to notify you that, in the event of any claim being made upon me, I must claim on you under my policy, No. 4889.

The lady's name and address are———. The car was not damaged. The accident occurred on the Kingston by-pass road, and I afterwards took the lady to her home.

I will let you know directly, if I hear anything more of the matter.

Yours faithfully,

HENRY PARRY.

## THE HOME LETTER-WRITER

70. Asking for Premium of Life Policy to be paid out of Surrender Value.

84 NONE PARK,  
BRISTOL.

Oct 15th.

*The ——— Life Insurance Co., Ltd.*

DEAR SIRs,

I have received your notice that the premium on my life policy (No. 886,456) is due. I regret to say, however, that I am not able to pay this at present, as I am out of employment. I shall be obliged therefore if you will pay this premium out of the surrender value, in accordance with the terms of the policy. I hope to be able to repay the amount later.

Yours faithfully,

HORACE BEAN.

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71. Inquiring about the Surrender Value of a Policy.

48 MAIDEN LANE,  
PORTSMOUTH.

Sept. 19th.

*The ——— Insurance Co., Ltd.*

DEAR SIRs,

Will you please let me know what is the surrender value of my Life Policy for £400, No. 94828?

I shall also be glad if you would tell me what is the largest amount you would lend me on this policy, if I decide not to surrender it.

Yours faithfully,

MABEL COOK.

## THE HOME LETTER-WRITER

### 72. Claiming Payment under Life Policy.

9 HILARY AVENUE,  
MAIDA VALE, W.9.

Feb. 18th.

The ——— Insurance Co., Ltd.

DEAR SIRS,

I have to inform you that my husband, Thomas James Moss, died on Friday last. He was insured with you under two Policies for £250 and £400, Nos. 84986 and 89459. I am appointed sole executor and legatee by his will. I enclose death certificate, and hope you will let me have prompt settlement.

Yours faithfully,

SUSAN MOSS.

## LETTERS ABOUT HOLIDAYS AND TRAVEL

73. To Estate Agent, inquiring for House.

84 THE RIDE,  
HORNSEY, N.8.

*June 1st.*

DEAR SIR,

I want to rent a furnished house for the month of September and shall be obliged if you will send me particulars of any that you have on your books.

I want three or four bedrooms, and the house must be within easy reach of the sea.

Yours faithfully,  
P. T. WHITE.

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74. To Town Clerk, asking for Information about  
Watering-Place

282 MEADS LANE,  
SYDENHAM, S.E.26

*May 28th.*

*The Town Clerk.*

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DEAR SIR,

I want to find furnished apartments or a house in \_\_\_\_\_ for my family in August, and I shall be very much obliged if you will give me the names of any estate agents or other people to whom I could apply for them.

## THE HOME LETTER-WRITER

I enclose stamp. If your Council issue an Official Guide to ——— I shall be very pleased to have it.  
With many apologies for troubling you,

I remain,

Yours faithfully,

HUGH SELDEN.

---

### 75. Booking Apartments.

481 BOURNE AVENUE,  
BIRMINGHAM.

*June 16th.*

DEAR MADAM,

Thank you for your letter of the 15th, offering me two double bedrooms and a sitting-room, with attendance, at £4 a week inclusive, for four weeks from August 20th.

I am happy to accept this, and shall be obliged if you will reserve the rooms for me. I enclose a deposit of £1.

We shall probably arrive about four o'clock on August 20th, but I will write you again later.

Yours faithfully,

MABEL BUTLER.

---

### 76. Asking a Friend to look for Apartments.

99 MILL LANE,  
BASINGSTOKE.

*June 28th.*

DEAR MRS. ALLEN,

We are thinking of spending our holidays this year in Torquay, and I am wondering if I might trespass on your kindness so much as to ask you to obtain apartments for us. If you can possibly spare the time, I should be ever so much obliged to you.

## THE HOME LETTER-WRITER

We want to come for a fortnight from August 17th, and there will be five of us, so we should want two double bedrooms, a single bedroom, and a sitting-room with attendance. We should like to be near the sea, if possible, and we usually pay about 25/- or 30/- per room a week.

I hope you have been keeping well, and that if we come to Torquay we shall be able to see something of you.

With kindest regards,

Yours sincerely,

VIOLET BELTON.

---

### 77. Asking a Friend to recommend a Boarding House.

275 TAMAR HILL,  
WINCHESTER.

*Sept. 19th.*

DEAR MISS LEWIS,

We are thinking of going to Bournemouth for a few weeks in October, and, as I know you often stay there, I thought perhaps you could recommend a boarding-house. Dick and I and Daisy are going. We prefer to be near the West Cliff and don't want anything expensive or fashionable. But you know our tastes by now.

Kindest regards,

Yours sincerely,

ALICE ROBERTS.

---

### 78. Reply.

14 ALTON AVENUE,  
SOUTHAMPTON.

*Sept. 21st.*

DEAR MRS. ROBERTS,

I have stayed at several boarding<sup>o</sup> houses in Bournemouth, and I think the one that would suit you

## THE HOME LETTER-WRITER

best is the ———, ——— Road. It is very comfortable, and the table is very good indeed, but there are no amusements in the house as there are in the larger ones. The tariff is about 4 guineas a week, according to the bedroom. A larger and jollier house is the ———, ——— Avenue, and the charges are about the same. I think you would prefer the first, and, if you mention my name to Mrs. Wheeler, I am sure you will be made comfortable.

I hope you have a very nice holiday.

Yours sincerely,

ROSE LEWIS.

---

### 79. Booking Seats in a Train.

481 WILLIAM ROAD,  
HORNSEY, N.8.

*The Stationmaster,  
G.W.R.*

*Aug. 6th.*

*Paddington Station, W.2*

DEAR SIR,

I shall be obliged if you will reserve for me three third class seats in the 10.0 a.m. train from Paddington to Bude on Friday, August 9th. I enclose P.O. for 6/- in payment of booking fee.

Yours faithfully,

T. H. NELSON.

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### 80. Ditto.

*The Stationmaster,  
Southern Railway,  
Waterloo Station, S.E.1*

DEAR SIR,

I have taken eight tourist tickets for Ilfracombe (No. 8412--8419), and shall be obliged if you will reserve



### THE HOME LETTER-WRITER

for me a third-class corridor compartment on the 10.45 train from Waterloo. I enclose P.O. for 5/-.

Yours faithfully,

T. H. NELSON.

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#### 81. Booking Passage by Steamer.

94 WILMER CRESCENT,

W 4.

*June 5th.*

*The Star Navigation Co.*

DEAR SIR,

I want to book two first-class passages to New York, and should be obliged if you would let me know what accommodation you have available on the *Arcady* sailing from Southampton on the 14th inst. If the *Arcady* is already booked up, please let me know what is the first ship by which you could book us, and the date it sails.

Yours faithfully,

V. JAMES.

---

#### 82. Booking a Room in an Hotel.

THE ——— HOTEL,

HARROGATE.

*The Manager,*

——— *Hotel,*

*York.*

*Oct. 19th.*

DEAR SIR,

I shall be in York on Wednesday the 21st inst., and shall be obliged if you will reserve a bedroom for me. One on the third or fourth floor will suit me very well.

Yours faithfully,

H. L. MACKENZIE.

## THE HOME LETTER-WRITER

### 83. To a Railway Co., notifying Loss of Luggage.

THE ——— HOTEL,  
BATH.  
May 9th.

*The Stationmaster,  
G.W.R.,  
Bath.*

DEAR SIR,

I beg to notify you that my trunk went astray on the journey from London yesterday. I travelled down from Paddington by the 3.18 train and saw the trunk labelled and put in the train, but on arrival at Bath it was not to be found. It is a black leather trunk, bearing my initials in white.

I shall be glad if you will make immediate efforts to trace and recover it, as its loss is putting me to grave inconvenience.

Yours faithfully,  
(MRS.) ISABEL HOLMES.

---

### 84. To a Railway Co., claiming for Lost luggage.

18 WESTON ROAD,  
MOLESEY.

*The Superintendent,  
G.W.R.,  
Paddington, W.2*  
Aug. 14th.

DEAR SIR,

As apparently you are unable to trace my trunk which was lost on the journey from Paddington to Bath by the 3.18 train on May 8th last, I must claim on the Company for the value of the goods lost.

I enclose a list of the articles the trunk contained, with the value, showing a total of £23 18s., and I shall be obliged if the Company will let me have a cheque for this amount without further delay.

Yours faithfully,  
(MRS.) ISABEL HOLMES.

## THE HOME LETTER-WRITER

85. To a Railway Co., claiming Refund on unused Ticket.

48 PAVEMENT,  
HARROW.  
Sept. 19th.

*The Superintendent,  
G.W.R.,  
Paddington, W.2*

DEAR SIR,

On September 1st I took a third-class return ticket from Paddington to Bristol. I have not, however, been able to use the return half, as I was called from Bristol to Manchester and returned to London from there. I enclose the unused half, and hope the Company will consent to refund to me the difference between a single and a return ticket from Paddington to Bristol.

Yours faithfully,

H. L. VENABLES.

86. To a Railway Co., claiming for Expenses incurred through Lost Connection.

84 MOORE ROAD,  
DORCHESTER.  
June 18th.

*The Superintendent,  
Southern Railway,  
Victoria, S.W.1*

DEAR SIR,

On June 16th I travelled by the 8.18 p.m. from Brighton to Portsmouth, which is shown in your time-tables as connecting with the last boat to the Isle of Wight. Owing to your train being forty-five minutes late, however, the boat had left when I reached Portsmouth, and I had to spend the night in an hotel.

I enclose hotel bill and shall be glad to have a cheque from the Company to reimburse me for the expense incurred through their negligence.

Yours faithfully,

THOS. S. WAITE.

## FOREIGN PHRASES AND THEIR MEANING

- Ab initio (L.), from the beginning.  
 à compte (Fr.), on account; in part payment.  
 ad infinitum (L.), to infinity.  
 ad lib. (L.), at pleasure.  
 ad nauseam (L.), to disgust.  
 ad valorem (L.), according to value.  
 affaire d'amour (Fr.), love affair.  
 affaire d'honneur (Fr.), affair of honour.  
 affaire de cœur (Fr.), affair of the heart.  
 a fortiori (L.), with stronger reason.  
 à la mode (Fr.), according to fashion.  
 alias (L.), otherwise.  
 alibi (L.), being elsewhere.  
 al fresco (It.), in the open air.  
 Alma Mater (L.), a benign mother: popularly—one's university.  
 alter ego (L.), another self.  
 amende honorable (Fr.), an apology.  
 annus mirabilis (L.), the wonderful year.  
 à outrance (Fr.), to the utmost.  
 a priori (L.), by deduction.  
 à propos (Fr.), to the point.  
 aqua vitæ (L.), water of life; brandy.  
 arrière pensée (Fr.), afterthought.  
 au courant (Fr.), well acquainted with.  
 au fait (Fr.), well instructed.  
 au fond (Fr.), at the bottom.  
 au revoir (Fr.), farewell till we meet again.  
 auto da fe (Port.), an act of Faith; the burning of Jews and heretics.  
 au troisième (Fr.), on the third floor.  
 aux armes (Fr.), to arms.  
 à volonté (Fr.), at will.  
 à votre santé (Fr.), to your health.  
 Beaux yeux (Fr.), handsome eyes; good looks.  
 bête noir (Fr.), a bugbear.  
 billet doux (Fr.), love letter.  
 bis dat qui cito dat (L.), he gives twice who gives quickly.  
 blasé (Fr.), surfeited.  
 bonne bouche (Fr.), a delicate morsel.  
 bon ton (Fr.), the height of fashion.  
 Cap-à-pie (Fr.), from head to foot.  
 casus belli (L.), cause of war.  
 ce n'est que le premier pas qui coûte (Fr.), it is only the first step that is difficult.  
 chef-d'œuvre (Fr.), masterpiece.  
 ci-devant (Fr.), former.  
 chacun à son goût (Fr.), every one to his taste.  
 comme il faut (Fr.), as it should be.  
 compos mentis (L.), sound mind.  
 compte rendu (Fr.), account rendered.  
 con amore (It.), with pleasure.  
 Corpus Christi (L.), Body of Christ.  
 couleur de rose (Fr.), rose-colour.  
 coup d'état (Fr.), a sudden stroke of policy.  
 coup de grâce (Fr.), the finishing stroke.  
 coup de main (Fr.), a bold effort.

## THE HOME LETTER-WRITER

**coup de théâtre** (Fr.), theatrical effect.

**cui bono?** (L.), to whose benefit?  
**cum grano salis** (L.), with a grain of salt.

**Da capo** (It.), from the beginning.  
**de die in diem** (L.), from day to day.  
**de facto** (L.), from the fact.

**Dei gratia** (L.), by the grace of God.  
**de jure** (L.), from the law; by right.  
**de novo** (L.), anew.

**Deo volente** (D.V.) (L.), God willing.  
**de profundis** (L.), from the depths.  
**de trop** (Fr.), too much; not wanted.

**dies iræ** (L.), the day of wrath.  
**dies non** (L.), a day when judges do not sit.

**dolce far niente** (It.), sweet idleness.  
**double entendre** (Fr.), double meaning.

**dramatis personæ** (L.), characters in a drama.

**dum spiro spero** (L.), while I breathe I hope.

**Eccle Homo** (L.), behold the Man.  
**en déshabille** (Fr.), in undress.

**en famille** (Fr.), in a domestic state.  
**en passant** (Fr.), in passing.  
**en route** (Fr.), on the way.

**entre nous** (Fr.), between ourselves.  
**esprit de corps** (Fr.), spirit of brotherhood.

**et hoc genus omne** (L.), and every-thing of the kind.  
**et sequentes** (et seq.) (L.), and those that follow.

**ex cathedra** (L.), with authority.  
**ex officio** (L.), by virtue of his office.  
**ex parte** (L.), on one part.

**extra muros** (L.), beyond the walls.

**Facile princeps** (L.), easily at the top.  
**fait accompli** (Fr.), a thing already accomplished.

**faux pas** (Fr.), a false step.  
**felo de se** (L.), a suicide.

**femme de chambre** (Fr.), a chambermaid.  
**fête champêtre** (Fr.), a rural festival.

**feu de joie** (Fr.), a firing of guns in token of joy.  
**Fidei defensor** (F.D.) (L.), defender of the Faith.

**fidus Achates** (L.), a faithful friend.

**flagrante delicto** (L.), in the act.  
**fortiter in re** (L.), with firmness in action.

**Genius loci** (L.), the genius of the place.  
**gloria in excelsis** (L.), glory to God in the highest.

**guerre à outrance** (Fr.), war to the uttermost.

**Hic jacet** (L.), here lies.  
**hinc illæ lacrimæ** (L.), hence these tears.

**boni soit qui mal y pense** (Fr.), evil be to him who evil thinks.  
**hors de combat** (Fr.), out of condition to fight.

**hôtel de ville** (Fr.), a town hall.

**Ich dien** (G.), I serve.  
**id est** (i.e.) (L.), that is.  
**ignis fatuus** (L.), a deceiving light.

**in capite** (L.), in chief.  
**index expurgatorius** (L.), an expurgated index.

**in extenso** (L.), at full length.  
**in extremis** (L.), at the point of death.

**in formâ pauperis** (L.), as a poor person.

**in hoc signo vinces** (L.), in this sign thou shalt conquer.  
**in loco** (L.), in the place.

**in loco parentis** (L.), in the place of parents.

**in medias res** (L.), in the midst of things.

**in memoriâ** (L.), in memory.  
**in propria personâ** (L.), in one's own person.

**in puris naturalibus** (L.), naked.  
**in re** (L.), in the matter of.

**in situ** (L.), in its original situation.  
**in statu quo** (L.), in its former state.

**inter alia** (L.), among other things.  
**inter nos** (L.), between ourselves.

**in toto** (L.), entirely.  
**intra muros** (L.), within the walls.  
**in vino veritas** (L.), there is truth in wine.

**ipse dixit** (L.), he himself said it.  
**ipsissima verba** (L.), the very words.

**ipso facto** (L.), in the fact itself.  
**ipso jure** (L.), by the law itself.

## THE HOME LETTER-WRITER

**Je ne sais quoi** (Fr.), I know not what.

**jeu d'esprit** (Fr.), a witticism.

**juste milieu** (Fr.), the golden mean.

**labor omnia vincit** (L.), labour conquers all.

**laborare est orare** (L.), work is prayer.

**laissez faire** (Fr.), let alone.

**lapis linguae** (L.), a slip of the tongue.

**lares et penates** (L.), household gods.

**laus Deo** (L.), praise to God.

**le beau monde** (Fr.), the fashionable world.

**le grand monarque** (Fr.), the grand monarch, Louis XIV.

**le Roi le veut** (Fr.), the King wills it.

**lèse majesté** (Fr.), high treason.

**le tout ensemble** (Fr.), all together.

**lettre de cachet** (Fr.), a sealed letter containing orders; a royal warrant authorizing the imprisonment without trial of a person named therein.

**lex loci** (L.), the law of the place.

**l'homme propose et Dieu dispose** (Fr.), man proposes and God disposes.

**lingua Franca** (It.), the mixed language spoken by Europeans in the East.

**lite pendente** (L.), during the lawsuit.

**locum tenens** (L.), a deputy.

**locus standi** (L.), standing in a case.

**Ma chère** (fr.), mon cher (m.) (Fr.), my dear.

**ma foi** (fr.), on my faith.

**magna est veritas et prævalebit** (L.), great is truth and it will prevail.

**magnum opus** (L.), a great work.

**maison de santé** (Fr.), a private asylum or hospital.

**maître d'hôtel** (Fr.), a house steward.

**mal de mer** (Fr.), sea sickness.

**mariage de convenance** (Fr.), a marriage of convenience.

**mea culpa** (L.), by my fault.

**memento mori** (L.), remember death.

**mens sana in corpore sano** (L.), a sound mind in a sound body.

**meum et tuum** (L.), mine and thine.

**mirabilis dictu** (L.), wonderful to relate.

**mise en scène** (Fr.), putting in preparation for the stage.

**modus operandi** (L.), the manner of operation.

**mon ami** (Fr.), my friend.

**more suo** (L.), in his own way.

**multum in parvo** (L.), much in little.

**Nemine contradicente** (nem. con.) (L.), no one contradicting.

**nemo me impune lacessit** (L.), no one provokes me with impunity.

**ne plus ultra** (L.), the uttermost point.

**nil desperandum** (L.), never despair.

**n'importe** (Fr.), it is of no consequence.

**noblesse oblige** (Fr.), rank has its obligations.

**noles volens** (L.), whether he will or not.

**nolo episcopari** (L.), I do not wish to be made a bishop—the official reply to the offer of a bishopric.

**nom de guerre** (Fr.), an assumed name.

**we have changed all that.**

**nota bene** (N B.) (L.), mark well.

**nous avons changé tout cela** (Fr.),

**nil secundus** (L.), second to none.

**nunc aut nunquam** (L.), now or never.

**Obiter dictum** (L.), a thing said in passing.

**omnia vincit amor** (L.), love conquers all.

**on dit** (Fr.), they say; a rumour.

**ora pro nobis** (L.), pray for us.

**O tempora! O mores!** (L.), Alas for the times and the manners.

**Par excellence** (Fr.), pre-eminently.

**pari passu** (L.), with equal pace.

**parole d'honneur** (Fr.), word of honour.

**pâte de foie gras** (Fr.), a pie made from the livers of geese.

**Pater noster** (L.), our Father.

**peine forte et dure** (Fr.), very severe punishment.

**per annum** (L.), by the year.

**per aspera ad astra** (L.), through rough ways to the stars; through suffering to renown.

## THE HOME LETTER-WRITER

per centum (per cent.) (L.), by the hundred.

per contra (L.), by the opposite.

per diem (L.), by the day.

per se (L.), by itself.

pied à terre (Fr.), a resting place.

pis aller (Fr.), the worst or last shift.

poste restante (Fr.), to remain till called for.

post mortem (L.), after death.

pour passer le temps (Fr.), to pass the time.

pour prendre congé (p.p.c.) (Fr.), to take leave.

prima facie (L.), on the first view.

pro bono publico (L.), for the public good.

pro forma (L.), for the sake of form.

pro rata (L.), in proportion.

Quantum sufficit (L.), a sufficient quantity.

quid pro quo (L.), one thing for another.

quod erat demonstrandum (Q.E.D.) (L.), which was to be demonstrated.

quod vide (q.v.) (L.), which see.

Rara avis (L.), a rare bird; a prodigy.

raison d'être (Fr.), the reason for a thing's existence.

reductio ad absurdum (L.), reducing to an absurdity.

requiescat in pace (R.I.P.) (L.), may he rest in peace.

res judicata (L.), a matter decided.

resurgam (L.), I shall rise again.

revenons à nos moutons (Fr.), let us return to our subject.

ruse de guerre (Fr.), a military stratagem.

rus in urbe (L.), the country in town.

Sans peur et sans reproche (Fr.), without fear and reproach.

sans souci (Fr.), free from care.

sauve qui peut (Fr.), save himself who can.

savoir faire (Fr.), tact.

semper idem (L.), always the same.

semper fidelis (L.), always faithful.

sic itur ad astra (L.), thus do we reach the stars.

sic transit gloria mundi (L.), so earthly glory passes.

sine die (L.), without a day appointed.

sine qua non (L.), an indispensable condition.

splendide meadax (L.), nobly untruthful.

status quo (L.), the state in which the thing is.

status quo ante bellum (L.), the state in which the belligerents were before war commenced.

sturm und drang (G.), storm and stress.

suaviter in modo, fortiter in re (L.), gentle in manner, brave in deed.

sub judice (L.), under consideration.

sub rosa (L.), privately.

sui generis (L.), of its own kind, unique.

suppressio veri, suggestio falsi (L.), the suppression of the truth is the suggestion of falsehood.

sursum corda (L.), keep up your heart.

Tableau vivant (Fr.), a living picture.

tant mieux (Fr.), so much the better.

tant pis (Fr.), so much the worse.

tempus fugit (L.), time flies.

tête-à-tête (Fr.), face to face.

tertium quid (L.), a third something.

tour de force (Fr.), a feat of strength or skill.

tout ensemble (Fr.), the whole taken together.

tu quoque (L.), you too.

Ultima Thule (L.), the utmost limit.

Vade mecum (L.), go with me; a constant companion.

veni, vidi, vici (L.), I came, I saw, I conquered.

verbum sat sapienti (L.), a word is sufficient for the wise.

via media (L.), a middle course.

vice versa (L.), the terms being exchanged.

viva voce (L.), by the living voice.

vive le Roi (Fr.), long live the King.

vox et præterea nihil (L.), a voice and nothing more.

vox populi, vox Dei (L.), the voice of the people is the voice of God.

## COMMERCIAL FORMS

### Form of Cheque to "Bearer."

LONDON, Dec. 8th, 19—.

To the — Bank,  
Chancery Lane Branch.

Pay to \_\_\_\_\_ or bearer  
One Hundred pounds.  
£100. T. ROBINSON.

### Form of Cheque to "Order."

LONDON, Dec. 8th, 19—.

To the — Bank,  
Chancery Lane Branch.

Pay to \_\_\_\_\_ or order,  
One Hundred pounds.  
£100. T. ROBINSON.

This form will require, previous to payment, the endorsement of the party to whom it is made payable.

### Form of Cheque to "Order" and crossed.

LONDON, Dec. 8th 19

To the — Bank,  
Chancery Lane Branch.

Pay to Mr. Henry Jones — or order  
One Hundred pounds.  
£100/-/- ROBINSON

This form will require, previous to payment, the endorsement of the party to whom it is made payable.



## COMMERCIAL FORMS

### Form of an Ordinary Bill of Exchange.

£100.

LONDON, May 1st.

Three Months after date, pay to me or my order  
One Hundred pounds for value received.

To MR. HENRY JONES, LIVERPOOL.

T. ROBINSON

To make this a negotiable document it has to be endorsed  
on the back by the drawer.

This admits of the following change, according to cir-  
cumstances: instead of "three months after date," it may  
be "at sight," or at such a time "after sight," or at such  
a specified time, or "on demand."

### Form of a Promissory Note.

£100.

LONDON, July 1st, 19—.

Three Months after date, I promise to pay  
to Mr. Henry Jones, or order, One Hundred pounds,  
for value received.

T. ROBINSON.

Payable at The — Bank,  
Chancery Lane Branch.

To make this a negotiable document, it has to be endorsed  
by being signed across the back by the party to whom it is  
made payable.

### Form of a Foreign Bill of Exchange.

£100.

PARIS, June 1st, 19—.

Sixty days after sight of this First of Exchange  
(Second and Third unpaid) pay to the order of Messrs.  
Jones and Robinson, One Hundred pounds sterling, for  
value received; and charge to account, with or without  
advice of

WILLIAM SMITH.

To Mr. Thomas Kelley, Manchester.

Payable in London.

## COMMERCIAL FORMS

The naming of the payee admits of the same variations as are exhibited in an ordinary Bill of Exchange. The time of payment may be, in like manner, variously expressed. The term "usance" is sometimes employed to express the period of running in foreign bills. It means a certain time fixed by custom as between any two places, and the period covered by a usance will therefore depend on the places of drawing and payment.

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### Form of Ordinary Receipt.

LONDON, *May 2nd, 19—.*

Received of Mr. John Frost, Twenty-nine pounds twelve shillings and sixpence.

£29 12s. 6d.

C. CUTHBERT.

N.B.—All receipts for sums of Two pounds and upwards require to have a stamp affixed to them, which stamp should be cancelled by being written across.

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### Form of Receipt for Rent.

LONDON, *August 18th, 19—.*

Received of A. Wigram, Esq., Fifteen pounds, being one quarter's rent due on Midsummer Day last, for the premises occupied by him at No. 14, South Rupert Street, W.C.

£15 *os. od.*

T. PHILLIPS.

### Form of Tenancy Agreement for Short Period.

MEMORANDUM OF AGREEMENT made this First day of January One thousand nine hundred and twenty-five BETWEEN JOHN SMITH of 480 Philpot Place Brighton in the County of Sussex Esquire (hereinafter called "the Landlord") of the one part and TIMOTHY GEORGE ROBINSON of 888 Manchester Street in the City of Liverpool Chemist (hereinafter called "the Tenant") of the other part WHEREBY IT IS AGREED as follows:

1. The LANDLORD agrees to let and the TENANT agrees to take ALL THAT messuage tenement and premises situate and being Number 53½ East End Lane Hendon in the

## COMMERCIAL FORMS

County of Middlesex for a term of THREE YEARS from the 25th day of December last at the yearly rent of £40 payable quarterly on the four usual quarter days for payment of rent the first quarter's rent to become due and payable on the 25th day of March 19—.

The TENANT agrees with the LANDLORD as follows :

2. To pay the said yearly rent at the times and in manner aforesaid without any deduction or abatements whatsoever And also to pay all rates taxes and assessments payable in respect of the said premises (Landlord's property tax only excepted.)

3. To use and occupy the said premises as a private dwellinghouse only and during the tenancy to keep and maintain the said premises together with all fixtures thereon or which may be added thereto in good and tenantable repair and condition and so deliver up the same at the expiration or sooner determination of the said term (damage by fire excepted).

4. Not to underlet assign or part with possession of the said premises or any part thereof without the previous consent in writing of the Landlord (such consent not to be unreasonably refused or withheld in the case of a respectable or responsible person) or exhibit any bill or placard of any description on any part of the said premises or carry on therein any art trade manufacture or business whatsoever.

5. Not to make or permit any erection whatever upon or alteration in the said premises or any part thereof or keep or expose any goods for sale in or upon the said premises or hold or permit any public sale or auction therein or thereupon without the written consent of the Landlord first had and obtained or do or suffer any act or thing which may be or become a nuisance damage or annoyance to the Landlord or his tenants or the owners lessees or occupiers of any of the neighbouring premises or which would invalidate the insurance of the said premises against damage by fire or increase the usual rate of premium.

6. To allow the Landlord or any person duly authorised by him at reasonable times to enter the said premises to inspect the same and to make good all defects found and

## COMMERCIAL FORMS

which the Tenant is liable to make good within two calendar months after receiving notice in writing from the Landlord so to do.

7. To permit the Landlord's agent to affix a notice board on a conspicuous part of the said premises signifying the house to be let six weeks prior to the determination of the tenancy and to admit persons to view the same on any week day between the hours of ten and four during such period.

8. That the Landlord shall have a right of re-entry on non-payment of the rent or any part thereof for twenty-one days (whether legally demanded or not) or breach of any of the Tenant's agreements.

9. The Landlord hereby agrees with the Tenant that he the Tenant duly paying the rent and performing the agreements hereinbefore contained may peacefully hold the said premises during the period aforesaid without any disturbance by the Landlord or any person claiming under him.

As WITNESS the hands of the parties the day and year first above written.

Signed by the above-named  
JOHN SMITH in the presence  
of

JOHN SMITH.

ALBERT BLAKEY,  
2 Christopher Lane,  
Brighton, Sussex.

*Hotel Proprietor.*

Signed by the above-named  
TIMOTHY GEORGE ROBINSON  
in the presence of

T. G. ROBINSON.

THOMAS P. JONES,  
11b George Street,  
Liverpool.

*Blacksmith.*

N.B.—Referring to Clause 3. if instead of " damage by fire excepted " the words " fair wear and tear and damage by fire excepted " are used, the liability of the tenant for repairs is considerably reduced.

## COMMERCIAL FORMS

**Provisional Agreement for Purchase of a Freehold House  
subject to approval of Terms of Contract by Solicitor.**

480 PHILPOT PLACE,  
BRIGHTON.

8th December, 19—.

To MR. JOHN SMITH.

SIR,

999 COLMAN LANE, WEYBRIDGE

I AGREE to buy the above freehold premises with vacant possession at completion on the 25th day of March, 19— for the sum of £1000 (One thousand pounds) subject to approval by my Solicitor of the title to the premises and subject to the terms of a formal contract to be approved by my Solicitor and signed by yourself and myself.

Yours faithfully,

T. ROBINSON.

N.B.— This agreement would not be binding until a formal agreement was signed.

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### Form of short Will.

I ROBERT PARKER, of 399 Graham Avenue, West Green, in the County of Middlesex, Engineer, HEREBY REVOKE all former Wills, Codicils and Testamentary instruments made by me and declare this to be my last Will. I BEQUEATH the following legacies free of legacy duty: To my nephew THOMAS JONES PARKER the sum of One hundred pounds; To my niece MARY ELIZABETH PARKER the sum of One hundred pounds; To my gardener TIMOTHY WALL if still in my employ at the time of my death and not under notice to leave whether given or received, the sum of Ten pounds. I DEVISE and BEQUEATH all the residue of my estate and effects whatsoever and wheresoever both real and personal to which I may be entitled or which I may have power to dispose of at my decease (except property by this my Will or any Codicil hereto disposed of) UNTO my wife JESSIE MILDRED PARKER absolutely AND I APPOINT my said

## COMMERCIAL FORMS

wife sole executrix of this my Will. IN WITNESS whereof  
I have hereunto set my hand this 1st day of June 19—.

\*Signed by the above-named  
ROBERT PARKER as his last Will  
in the presence of us, both being  
present at the same time, who  
at his request in his presence  
and in the presence of each  
other, have hereunto subscribed  
our names as witnesses :

ROBERT PARKER.

T. BILLING,  
254 Lane End,  
Hendon,  
Middlesex.

*Butcher.*

ANNIE SMITHERS,  
400 West Street,  
Brighton,  
Sussex.

*Widow.*

\*N.B.—It should be seen that these provisions are  
strictly complied with. The witnesses should *not* be persons  
who take any benefit under the Will.

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### Form of Notice to Quit, from Landlord to Tenant.

MADAM,

I hereby give you notice to quit and deliver up the  
house and appurtenances, situate at 17 Gloucester Road,  
in the parish of St. Peter's, in the county of Middlesex,  
which you now hold of me, on 25th of December next.

Dated 23rd of June, 19—.

(Signed) JOHN WILLIAM EVERETT (Landlord).  
To MISS PORTER.

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### Form of Notice to Quit, from Tenant to Landlord.

SIR,

I hereby give you notice that on the 25th of December  
next I shall quit and deliver up possession of the house

## COMMERCIAL FORMS

and premises I now hold of you, situate at 17 Gloucester Road, in the parish of St. Peter's, in the county of Middlesex.

Dated this 23rd day of June, 19—.

(Witness) M. PRYKE.

SUSAN PORTER.

To MR. EVERETT.

### Form of Transfer of Shares.

I ALFRED JOHN JONES of 999 Fenchurch Street in the City of London Woollen Manufacturer in consideration of the sum of Four hundred and twenty pounds paid by JEREMIAH PARKER of 482 Coleman Street in the City of London Furniture Dealer (hereinafter called "the said Transferee") Do hereby bargain, sell, assign and transfer to the said Transferee Four hundred Six per cent. Preference Shares of One pound each numbered 501 to 900 both inclusive of and in the Undertaking called Bootblack Limited To HOLD unto the said Transferee his Executors, Administrators and Assigns, subject to the several conditions on which I held the same immediately before the execution hereof And I the said Transferee do hereby agree to accept and take the said Preference Shares subject to the conditions aforesaid.

As WITNESS our hands and seals this 10th day of January 19—.

Signed Sealed and Delivered  
by the above-named ALFRED J. JONES  
JOHN JONES in the presence of

SAMUEL SIMPSON,  
682 Bow Lane, E.C.2.  
*Grocer.*



Signed Sealed and Delivered  
by the above-named JEREMIAH PARKER  
PARKER in the presence of

PERCY SMITH,  
784 Duncannon Street,  
Strand, W.C.2.  
*Commercial Traveller.*



## FORMS OF ADDRESS FOR PERSONS OF RANK, &c.

- 1.—*In Letters or Conversation.*
- 2.—*The Direction of Envelopes.*
- 3.—*Conclusion.*

### The Royal Family

#### THE KING—

1. Sir ; or May it please your Majesty.
2. To the King's Most Excellent Majesty.
3. I have the honour to remain,  
Your Majesty's faithful subject and obedient servant.

#### THE QUEEN—

1. Madam ; May it please your Majesty.
2. To the Queen's Most Excellent Majesty.
3. I have the honour to remain,  
Your Majesty's most humble servant.

#### OTHER MEMBERS OF THE ROYAL FAMILY—

1. Sir, or Madam.
2. To His Royal Highness the Prince of Wales ; or  
To Her Highness the Duchess of Teck.
3. I remain, Sir (or Madam),  
Your Royal Highness's most obedient servant.

### The Aristocracy

#### A DUKE—

1. My Lord Duke ; or Your Grace.
2. To His Grace the Duke of Bideford.
3. I have the honour to be,  
Your Grace's most obedient servant.

#### A DUCHESS—

1. Madam.
2. To Her Grace the Duchess of Downshire.
3. As to a Duke.

#### A MARQUESS—

1. My Lord Marquess.
2. To the Most Hon. the Marquess of Norwich.
3. I am, My Lord Marquess.  
Your Lordship's most obedient servant.



## FORMS OF ADDRESS

### A MARCHIONESS—

1. Madam.
2. To the Most Hon. the Marchioness of Norwich.
3. I am, Madam,  
Your Ladyship's obedient servant.

### AN EARL—

1. My Lord.
2. To the Right Hon. the Earl of Merton.
3. I am, My Lord,  
Your Lordship's obedient servant.

### A COUNTESS—

1. Madam.
2. To the Right Hon. the Countess of Merton.
3. As to a Marchioness.

### A VISCOUNT—

1. My Lord.
2. To the Right Hon. the Viscount Lifford.
3. As to an Earl.

### A VISCOUNTESS—

1. Madam.
2. To the Right Hon. the Viscountess Lifford.
3. As to a Marchioness.

### A BARON—

1. My Lord.
2. To the Right Hon. Lord Pelvin.
3. As to an Earl.

### A BARONESS—

1. Madam.
2. To the Right Hon. Lady Pelvin.
3. As to a Marchioness.

The widow of a Nobleman is addressed in the same style, with the introduction of the word Dowager in the superscription of her letters—

To the Right Hon. the Dowager Countess of Merton ; or  
To the Right Hon. Lucy, Countess of Merton.

The sons of Dukes and Marquesses and the eldest sons of Earls have by courtesy the titles of Lord and Right Honourable ; and all the daughters have those of Lady and Right Honourable—

## FORMS OF ADDRESS

1. My Lord, or Madam.
2. Lord John Watson, or Lady Jane Moore.
3. I am, My Lord (or Madam),  
Your Lordship's (or Ladyship's) obedient servant.

The wives of sons of Dukes, &c.—

1. Madam.
2. Lady John Watson.
3. I am, Madam,  
Your Ladyship's obedient servant.

The younger sons of Earls, and the sons and daughters of Viscounts and Barons are styled Honourable—

1. Sir (or Madam), or Dear Sir (or Madam).
2. To the Hon. John Hammond, or  
To the Hon. Mary Hammond.
3. I am, Sir (or Madam),  
Your obedient servant.

The wives of the above—

1. Madam.
2. To the Hon. Mrs. Hammond
3. I am, Madam,  
Your obedient servant.

BARONET—

1. Sir.
2. Sir George Lumsden, Bart.
3. I am, Sir,  
Your obedient servant.

BARONET'S WIFE—

1. Madam.
2. Lady Lumsden.
3. I remain,  
Your Ladyship's obedient servant.

KNIGHT—

1. Sir.
2. Sir Henry Hall.
3. As to a Baronet.

KNIGHT'S WIFE—

1. Madam.
2. Lady Hall.
3. As to a Baronet's wife.

## FORMS OF ADDRESS

### Officers of State

#### A MEMBER OF THE PRIVY COUNCIL—

1. Sir, or My Lord, Right Hon. Sir, or My Lord, as the case may require.
2. To the Right Hon. (give name and title), His Majesty's Principal Secretary of State for Foreign Affairs.
3. I have the honour to be, Sir (or My Lord),  
Your (Lordship's) most obedient servant.

### Ambassadors and Governors

1. Sir, or My Lord, as the case may be.
2. To his Excellency the French (or other) Ambassador.  
To his Excellency (give name and title), Lord Lieutenant of Ireland.
3. As to an Officer of State.

### Judges

#### THE LORD CHANCELLOR—

1. My Lord.
2. To the Right Hon. the Lord High Chancellor.
3. I have the honour to remain,  
Your Lordship's obedient servant.

#### THE LORD CHIEF JUSTICE—

1. My Lord.
2. To the Lord Chief Justice of England.
3. As to Lord Chancellor.

#### THE MASTER OF THE ROLLS—

1. Sir.
2. The Right Hon. the Master of the Rolls.
3. I have the honour to be, Sir,  
Your obedient servant.

#### A LORD JUSTICE OF APPEAL—

1. My Lord, or Sir.
2. To the Right Hon. Lord Justice Browne.
3. As to Master of the Rolls.

#### A JUDGE OF THE HIGH COURT—

1. Sir.
2. The Hon. Sir James Scott, or  
The Hon. Mr. Justice Scott.
3. As to Master of the Rolls.

## FORMS OF ADDRESS

### COUNTY COURT JUDGE—

1. Sir.
2. His Honour Judge Smith.
3. As to Master of the Rolls.

### Mayors and Corporation Officials

The LORD MAYOR of London, York, and other cities, and the LORD PROVOST of Edinburgh, during office—

1. My Lord.
  2. To the Right Hon. (give name and title), Lord Mayor of London, or  
To the Right Hon. the Lord Mayor.
  3. As to the Lord Chancellor.
- The Lord Provost of every other town in Scotland is styled Honourable.

The MAYORS of all Corporations (excepting a few cities) and RECORDERS are addressed as Worshipful—

1. Sir.
2. The Worshipful the Mayor of —
3. I am, Sir,

Your obedient servant.

In London the Sheriffs, Aldermen and Recorder are addressed as Right Worshipful.

### ALDERMEN AND COUNCILLORS—

1. Sir, or Dear Sir.
2. Alderman Smith. Councillor Jones.
3. Yours faithfully.

### The Clergy

#### A CARDINAL—

1. Your Eminence.
2. To His Eminence, John, Cardinal Archbishop of —
3. I have the honour to remain,  
Your Eminence's humble servant.

#### AN ARCHBISHOP—

1. My Lord Archbishop.
2. To his Grace the Lord Archbishop of —
3. I have the honour to be, My Lord Archbishop  
Your Grace's obedient servant.

## FORMS OF ADDRESS

### Officers of State

#### A MEMBER OF THE PRIVY COUNCIL—

1. Sir, or My Lord, Right Hon. Sir, or My Lord, as the case may require.
2. To the Right Hon. (give name and title), His Majesty's Principal Secretary of State for Foreign Affairs.
3. I have the honour to be, Sir (or My Lord),  
Your (Lordship's) most obedient servant.

### Ambassadors and Governors

1. Sir, or My Lord, as the case may be.
2. To his Excellency the French (or other) Ambassador.  
To his Excellency (give name and title), Lord Lieutenant of Ireland.
3. As to an Officer of State.

### Judges

#### THE LORD CHANCELLOR—

1. My Lord.
2. To the Right Hon. the Lord High Chancellor.
3. I have the honour to remain,  
Your Lordship's obedient servant.

#### THE LORD CHIEF JUSTICE—

1. My Lord.
2. To the Lord Chief Justice of England.
3. As to Lord Chancellor.

#### THE MASTER OF THE ROLLS—

1. Sir.
2. The Right Hon. the Master of the Rolls.
3. I have the honour to be, Sir,  
Your obedient servant.

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1. My Lord, or Sir.
2. To the Right Hon. Lord Justice Browne.
3. As to Master of the Rolls.

#### A JUDGE OF THE HIGH COURT—

1. Sir.
2. The Hon. Sir James Scott, or  
The Hon. Mr. Justice Scott.
3. As to Master of the Rolls.

## FORMS OF ADDRESS

### A COUNTY COURT JUDGE—

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  3. As to the Lord Chancellor.
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3. I am, Sir,  
Your obedient servant.

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### ALDERMEN AND COUNCILLORS—

1. Sir, or Dear Sir.
2. Alderman Smith. Councillor Jones.
3. Yours faithfully.

### The Clergy

#### A CARDINAL—

1. Your Eminence.
2. To His Eminence, John, Cardinal Archbishop of —
3. I have the honour to remain,  
Your Eminence's humble servant.

#### AN ARCHBISHOP—

1. My Lord Archbishop.
2. To his Grace the Lord Archbishop of
3. I have the honour to be, My Lord Archbis  
Your Grace's obedient servant.

## FORMS OF ADDRESS

### A BISHOP—

1. My Lord.
2. To the Very Rev. the Lord Bishop of Peterborough.
3. As to Lord Chancellor.

### A DEAN—

1. Very Reverend Sir.
2. To the Very Rev. the Dean of Westminster.
3. As to Master of the Rolls.

### AN ARCHDEACON—

1. Venerable Sir.
2. To the Ven. Archdeacon of Brighton ; or  
To the Ven. Archdeacon Moss.

### A CANON—

1. Reverend Sir.
2. The Rev. Canon White.

### THE REST OF THE CLERGY—

1. Sir ; or Reverend Sir.
  2. To the Rev. Dr. Campbell ; or The Rev. J. Jones.
- The wife of a clergyman never takes any other title than  
" Mrs."

### Doctors, Army Officers, &c.

1. Sir, or Dear Sir.
2. Dr. Bowen, M.D., M.R.C.P. (according to qualifications).  
Admiral Stock.  
Captain Smith, R.N. (if naval).  
Professor Cox, M.A., B.Sc. (according to degrees).

### A MAID OF HONOUR—

1. Madam.
2. The Hon. Mary Thyme.

Note.—The above forms are correct for all official and business letters and letters from strangers. In social letters from friends more intimate forms are used—  
" My dear Duke, or Bishop, or Colonel " ; or " My dear Bideford." In the same way the conclusion would be such as is used from one friend to another—" Yours sincerely," or " Yours faithfully," and the envelope would be addressed simply, " The Duke of Bideford."

## ABBREVIATIONS IN COMMON USE

- A1.**—Indicates a ship in the first class at Lloyd's.  
**Ad lib.**—At pleasure.  
**A.D.**—In the Year of our Lord.  
**A.D.C.**—Aide-de-camp.  
**A.F.C.**—Air Force Cross.  
**A.F.M.**—Air Force Medal.  
**A.M.**—Before mid-day, or Albert Medal.  
**A.R.A.**—Associate of the Royal Academy.  
**B.A.**—Bachelor of Arts.  
**Bart. or Bt.**—Baronet.  
**B.C.**—Before Christ.  
**B.C.L.**—Bachelor of Civil Law.  
**B.D.**—Bachelor of Divinity.  
**B.Sc.**—Bachelor of Science.  
**C.A.**—Chartered Accountant.  
**C.B.**—Companion of the Order of the Bath.  
**C.B.E.**—Commander of the Order of the British Empire.  
**C.E.**—Civil Engineer.  
**C.G.M.**—Conspicuous Gallantry Medal.  
**C.H.**—Companion of Honour.  
**C.I.**—Imperial Order of the Crown of India.  
**C.I.E.**—Companion, Indian Empire.  
**C.M.G.**—Companion of St. Michael and St. George.  
**Co.**—Company.  
**C.O.D.**—Cash on delivery.  
**C.R.**—Company's risk.  
**Cr.**—Credit or Creditor.  
**C.S.C.**—Conspicuous Service Cross.  
**C.S.I.**—Companion of the Order of the Star of India.  
**C.V.O.**—Commander, Royal Victorian Order.  
**Cwt.**—A hundredweight or 112 pounds.  
**D.**—In Roman numerals, 500.  
**D.B.E.**—Dame Commander, Order of the British Empire.  
**D.C.L.**—Doctor of Civil Law.  
**D.C.M.**—Distinguished Conduct Medal.  
**D.D.**—Doctor of Divinity.  
**D.F.C.**—Distinguished Flying Cross.  
**D.F.M.**—Distinguished Flying Medal.  
**Ditto or Do.**—The same.  
**Dr.**—Doctor or Debtor.  
**D.Sc.**—Doctor of Science.  
**D.S.C.**—Distinguished Service Cross.  
**D.S.M.**—Distinguished Service Medal.  
**D.S.O.**—Distinguished Service Order.  
**D.V.**—God willing.  
**e.g.**—For example.  
**etc.**—Etcetera.  
**E.G.S.**—Fellow of the Geological Society.  
**E.L.S.**—Fellow of the Linnean Society.  
**F.M.**—Field Marshal.  
**F.O.B.**—Free on board.  
**F.O.R.**—Free of rail.  
**F.R.C.P.**—Fellow of the Royal College of Physicians.  
**F.R.C.S.**—Fellow of the Royal College of Surgeons.  
**F.R.G.S.**—Fellow of the Royal Geographical Society.  
**F.R.S.**—Fellow of the Royal Society.  
**F.S.A.**—Fellow of the Society of Antiquaries, or the Society of Arts.  
**F.S.S.**—Fellow of the Statistical Society.  
**G.C.B.**—Knight or Dame Grand Cross, Order of the British Empire.  
**G.C.E.**—Knight Grand Cross of the Bath.  
**G.C.I.E.**—Knight Grand Commander, Indian Empire.  
**G.C.M.G.**—Knight Grand Cross of St. Michael and St. George.  
**G.C.S.I.**—Knight Grand Cross of the Star of India.  
**G.C.V.O.**—Knight Grand Cross of the Royal Victorian Order.  
**Gr.**—Grains, or Gr. 50.



## ABBREVIATIONS IN COMMON USE

- H.H.**—His or Her Highness.  
**H.M.**—His or Her Majesty.  
**H.R.H.**—His or Her Royal Highness  
**H.S.H.**—His or Her Serene Highness  
**Hon.**—Honourable.  
**Ibid.**—In the same place.  
**Id. or idem**—The same.  
**i.e.**—That is.  
**I.H.S.**—Jesus the Saviour of Men.  
*(Hominum Salvator).*  
**I.N.R.I.**—Jesus of Nazareth, King of the Jews.  
**Inst.**—Instant, or this month.  
**I.S.O.**—Imperial Service Order.  
**J.P.**—Justice of the Peace.  
**K.B.E.**—Knight Commander, Order of the British Empire.  
**K.C.**—King's Counsel.  
**K.C.B.**—Knight Commander of the Bath.  
**K.C.I.E.**—Knight Commander, Indian Empire.  
**K.C.M.G.**—Knight Commander of St. Michael and St. George.  
**K.C.S.I.**—Knight Commander of the Star of India.  
**K.C.V.O.**—Knight Commander of Royal Victorian Order.  
**K.G.**—Knight of the Garter.  
**K.P.**—Knight of St. Patrick.  
**K.T.**—Knight of the Thistle.  
**Kt.**—Knight.  
**L.**—In Roman numerals, 50.  
**£ or l.**—A Pound Sterling.  
**lb.**—A Pound Weight.  
**L.C.J.**—Lord Chief Justice.  
**Lim. or Ltd.**—Limited.  
**L.L.A.**—Lady Literate in Arts  
**LL.B.**—Bachelor of Laws.  
**LL.D.**—Doctor of Laws.  
**L.R.C.P.**—Licentiate of the Royal College of Physicians.  
**M.**—In Roman numerals, 1000.  
**M.A.**—Master of Arts.  
**M.B.**—Bachelor of Medicine.  
**M.B.E.**—Member, Order of the British Empire.  
**M.C.**—Military Cross.  
**M.D.**—Doctor of Medicine.  
**Mem.**—Memorandum.  
**M.M.**—Military Medal.  
**M.P.**—Member of Parliament.  
**M.R.C.P.**—Member of the Royal College of Physicians.  
**M.R.C.S.**—Member of the Royal College of Surgeons.  
**MS.**—Manuscript.  
**M.S.M.**—Meritorious Service Medal.  
**M.V.O.**—Member, Royal Victorian Order.  
**Mus. Bac.**—Bachelor of Music.  
**Mus. D.**—Doctor of Music.  
**N.B.**—Note or mark well.  
**Nem. con.**—No use contradicting.  
**N.S.**—New Style; not sufficient *(non satis)*.  
**Ob. or obit.**—Died.  
**O.B.E.**—Officer, Order of the British Empire.  
**O.M.**—Order of Merit.  
**O.P.**—Out of print.  
**O./R.**—Owner's risk.  
**O.S.**—Old Style, out of stock, or out size.  
**Oxon.**—Oxford.  
**Oz.**—Ounce.  
**P.**—Privy Councillor, Police Constable, or Post Card.  
**Ph.D.**—Doctor of Philosophy.  
**P.M.**—After mid-day *(Post Meridiem)*.  
**P.O.**—Postal Order or Post Office.  
**P.p.c.**—*Pour prendre congé* (to take leave).  
**P.p. or per pro.**—For and on behalf of  
**Prox.**—Proximo, next month.  
**P.S.**—Postscript, or Police Sergeant.  
**P.T.O.**—Please turn over.  
**Q.E.D.**—Which was to be done *(Quod erat demonstrandum)*.  
**Qy.**—Query.  
**R.A.**—Royal Academician, or Royal Artillery.  
**R.A.M.**—Royal Academy of Music.  
**R.E.**—Royal Engineers.  
**Rev.**—Reverend.  
**R.H.A.**—Royal Horse Artillery.  
**R.M.**—Royal Marines.  
**R.N.**—Royal Navy.  
**R.S.V.P.**—*Répondez s'il vous plaît* (Reply if you please).  
**Rt. Hon.**—Right Honourable.  
**S.**—Saint. *(San.)*  
**St.**—Saint, or Street.  
**Ult.**—Ultimo (last month).  
**U.S.A.**—United States of America.  
**V.**—In Roman numerals, 5.  
**V.C.**—Victoria Cross.  
**Viz.**—Namely.  
**X.**—In Roman numerals, 10.  
**Ymas.**—Christmas.  
**Ac.**—And so forth.





